

Alzheimer's Disease:

Caring for Your Loved One

Alzheimer's disease, the most common form of dementia, is generally diagnosed in people over 65 years old, causing memory loss, changes in mood and behavior, and the gradual inability to maintain independence in daily living activities. Symptoms tend to develop over time, progressing to the point where around-the-clock care is needed. While caring for someone with Alzheimer's can be challenging, there are several options available to help you prepare for the level of care involved at various stages of the disease.

With early diagnosis and proper medication, your loved one may be able to continue living at home for a while with the assistance of home health care aides and a visiting nurse. It is important not to assume all of the caregiving responsibilities yourself, as it is a growing commitment. Reach out to your medical team and local Alzheimer's support group for information about the disease and help on how to properly communicate with your loved one.

If you have a job and need to continue working, or have other responsibilities while caregiving, you may want to consider an adult day health services program. These programs are offered at facilities around the country, giving individuals with Alzheimer's and other forms of dementia the opportunity to socialize and safely participate in supervised activities at all stages of the disease.

As the disease progresses, the caregiving responsibilities become more demanding. So, you may want to discuss long term care options in an assisted living facility or a nursing home with your loved one's medical provider. Assisted living communities with specialized units for Alzheimer's and dementia residents provide services to help with daily activities, and have trained staff available 24 hours a day. Nursing homes with Alzheimer's care units provide more comprehensive medical attention, including access to a licensed physician, skilled nurses and aides, and other health care professionals at a considerably higher cost.

When choosing the appropriate type of long term care, consider all your options and the costs involved, from in-home care to dedicated facilities with specialized Alzheimer's units, and try to include your loved one in the decision-making process as is appropriate. Be sure to learn as much as you can about the disease and what community resources are available to you for support.

Planning for the future can help you and your family cope with the expenses of long term care. When an individual who has a LTCi policy in place is then diagnosed with Alzheimer's, this type of insurance

could help cover the costs related to care. Depending on the policy that was *previously purchased*, home nursing care visits, homemaker services, special care sections of LTC facilities, and adult day health services may be covered.

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