

# Emergency Respite



Calvert Co. DSS is now offering an **Emergency respite grant**, through August 31, 2023, which provides caregivers with up to **\$500** per calendar year based on availability of funds to cover the costs of respite care during an unplanned or unavoidable event.

To qualify, caregivers must be facing an unavoidable or unplanned event, such as:

- Caregiver's illness
- Surgery
- Hospitalization or death
- Medical appointments
- Family emergency/illness of another family member
- Jury Duty
- Risk or loss of employment
- Damage to caregiver's home (fire, weather damage)

**How do caregivers apply for the grant?**  
**No application is required!**

Contact Calvert County Department of Social Services 72-hours in advance of needing respite services. Contact Belinda Ragin, Respite Program Coordinator at 443-550-6938 for more information.





# KEEPING THE GOLDEN YEARS GOLDEN

Community Caregiver Resources

I am a  
caregiver,  
now what?

Who makes medical and financial decisions?

What are the living arrangements?

What finances are available?

What are options for help?

What support do you have in place?

# Power of Attorney vs. Advance Directive

## Power of Attorney

- Power of Attorney directs another individual who can make decisions for someone else
- Medical power of attorney only allows one to make medical decisions
- Financial power of attorney only allows one to make financial decisions

## Advance Directive

- An advance directive is used to indicate what type of life sustaining support an individual desires in specific situations
- It can also indicate an individual to make medical decisions in an emergency

# Living Arrangement Options

## Owning a home

- Requires maintenance and likely mortgage/property taxes

## Senior Apartments for rent

- The waiting list is years long for the subsidized/affordable complexes

## Multi-generational living

- May require home modifications or additional cost from family

## Assisted living facilities

- Cost ranges from \$3000-\$5000/month depending on the level of care

## Nursing Homes

- Cost is high and will likely require liquidation of all of the individuals assets for long-term care

# What funds are available to help pay for things?

Is there Long-Term Care Insurance available?

- This may help pay for care in the home

Is the individual a Veteran or surviving spouse with lifelong benefits?

- They may cover personal care in the home and disposable supplies

Should you liquidate funds (401K, IRA, Savings) to qualify for Medicaid?

- For some individuals this is beneficial and sometimes necessary

Does Medicare cover personal care in the home?

- No, it only covers short term home health care ordered by a physician

# What is personal care vs. Home health?

## Personal Assistance

- Personal assistance is not ordered by a physician
- It is not covered by insurance
- They only provide a nurse every 3-4 months to assess the client to ensure stability in the community.
- The primary assistance is provided by an unlicensed caregiver who assists with daily tasks.

## Home Health care

- Home health care must be ordered by a physician
- Home health care is temporary care provided by an agency that is covered by primary insurance
- They provide a nurse 1-2 days per week for a specific purpose
- They may provide physical and occupational therapy if ordered

# Options for help

- Call your local Maryland Access Point
- Need medical equipment?
  - Check with your local loan closet or Maryland DME loan in Cheltenham
- Personal Care Options
  - Hire an agency
  - Hire a friend/family member
  - Check with your local Office on Aging for a Respite Registry
- Need longer hours for care outside of the home?
  - Consider Adult Medical Daycare
  - Ask your if your Senior Center has any scheduled day programs
- Need home modifications?
  - Check with your local churches or your local Christmas in April program.
  - Temporary ramps may be available at Southern Maryland Center for Independent Living





# SUPPORT GROUPS

- The Office on Aging
- The local Health Department
- Local hospital outreach
- Alzheimer's Association
- Caregiver Action Network
- Churches
- Hospice

## 10 TIPS FOR FAMILY CAREGIVERS

1. Choose to take charge of your life, and don't let your loved one's illness or disability always take center stage.
2. Remember to be good to yourself. Love, honor and value yourself. You're doing a very difficult job and you deserve some quality time, just for you.
3. Watch out for signs and symptoms of depression, and don't delay in getting professional help when you need it.
4. When people offer to help, accept the offer and suggest specific things that they can do.
5. Educate yourself about your loved one's condition. Information is empowering.
6. There's a difference between caring and doing. Be open to technologies and ideas that promote your loved one's independence.
7. Trust your instincts. Most of the time they'll lead you in the right direction.
8. Grieve for your losses, then allow yourself to dream new dreams.
9. Stand up for your rights as a caregiver and a citizen.
10. Seek support from other caregivers. There is great strength in knowing you are not alone! See other side.... ☺

(OVER)