DEMENTIA CAREGIVER RESOURCES, INC.

THE DEMENTIA DETAILS DISPATCH NOVEMBER 2020

Karen Truman, PhD, President and Jeff Truman, MS Ed, Director

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www.dementiacaregiverresources.org



We hope to resume our regular support groups at some time next year – we miss all of you and hope you are doing OK. These are some very hard days. The future in long-term care communities and what it will look like is so hard to grasp. Please reach out to the Area Agency on Aging and other state and federal program providers for assistance in finding some resources that may be paid for by insurance, or private pay, or VA.



Moving a Loved One from one community to another is very hard to do during these days of COVID and quarantine and all sorts of new rules and regulations. Knowing what your options are and making some appointments to visit a new place is limited but do-able for right now. You will have to follow guidelines and mask up, but if this will make a difference for the person you are caring for, and to ease your mind, then it will all be worth the efforts. Re-assessing the linens, the items worth moving, clothes and other personal items can be hard to do, but if you go in with the goal of keeping things simple and necessary, it should all go very smoothly and quickly.



The first challenge is to find the right attorney. Some people are intimidated by attorneys. They are concerned that they won't choose the right attorney for the job, or not choose the best one. Some fear that the attorney will take control of the assets away from them. Or that they cannot afford one. As a result, much of the planning that needs to be done is never started. The attorney is an essential part of your estate planning team. He or she plays an integral part in helping point out the problem areas and prepares a plan to reduce or eliminate potential snags.

To make an appointment for a free consult,

call: (727)**539-0181**

Visit: http://www.virtuallawoffice.com/

NEW FLORIDA OMBUDSMAN [awm-budz-man] **Department of Elder Affairs**

Every state is required to have an Ombudsman Program –this is under Federal Law. An **Ombudsman** is an advocate for people who live in nursing homes, assisted living facilities, and adult family care homes. All services are confidential and free of charge. Michael Phillips is the new State Ombudsman and he says this program always needs volunteers.

For more information: Call: 1-(888)831-0404 Visit: http://ombudsman.myflorida.com/



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MEDICARE OPEN ENROLLMENT

October 15th thru December 7th Now is the time to review your plan and see if it meets your needs for 2021. Our experience has been that the best option is to stay in "Original Medicare" and purchase a Supplement (Medigap) Policy. This way you can choose any health care provider without going thru a "network" or "gatekeeper" to get a referral. Also, if you travel out of your plan's network, you do not have to worry about finding an ER or Walk-in clinic that is not in your "network". Original Medicare will be taken almost everywhere. Inexpensive health care is no bargain if you have very high health costs. Advantage (Replacement) policies are very attractive to a lot of seniors who think "they" will never be sick or break a bone or need any kind of hospital/rehab. However, we cannot predict the future, so make sure you understand your options and check these policies very carefully before you sign-up. Medical bankruptcies are real and medical debt was the leading cause of financial downfall for a majority of persons. Statistics say that only about 40% of Americans have enough in savings to cover a \$1000 debt. Please look over your policy carefully and plan wisely. It often can make a personal health and financial difference! For assistance in choosing a plan to meet your needs, visit: http://floridashine.org/ Call: 1(800)963-5337

I DO NOT KNOW THAT PERSON IN THE MIRROR - He /She follows me into the bathroom and watches....Often the person with a form of dementia only remembers themselves as being young, with no wrinkles, no grey hairs and full of energy the person in the mirror is old, haggard, grey, and full of sagging skin. They do not know it is literally the mirror image of themselves. So the fights begin, the foul language and behaviors that are so hurtful. This is our new reality. Sometimes we have to look around the room to see if there are any mirrors or reflective surfaces. These can cause anxiety, anger, or even hysterical terror. We have to "enter their world" and adapt as best we can - it is a very hard thing to do and those of us who live this disease understand better than anyone else ever could.

Dementia Caregiver Resources, Inc. P.O. Box 7677 Seminole, FL 33775 WE ALWAYS NEED USED INK CARTRIDGES



We start by listening to your unique needs. Then we'll customize a plan of care with our trained caregivers who understand your personal needs and lifestyle.

- Companionship
- Light Housekeeping
- Memory Care
- · Laundry & Linens
- Medication Reminders
- Transportation
- · Shopping & Errands
- · Meal Preparation

Call us: (727) 262-1212 www.touchinghearts.com/swpinellas



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A copy of the official registration and financial information for Dementia Caregiver Resources, Inc., a Florida-based nonprofit corporation (registration no. CH8538), may be obtained from the division of consumer services by calling toll-free 1-800-help-fla (435-7352) within the state or visiting their website here. Registration does not imply endorsement, approval, or recommendation by the state.