

When an Aging Loved One Experiences the Unexpected, Where Can Families Turn for Help?

When time is of the essence, an aging life care manager can help your family navigate hardships

During her daily morning walk, Anna's 75-year-old mom tripped and fell, breaking her hip. Treatment would require surgery and inpatient rehab, followed by weeks of physical therapy. Her mom lived alone, and Anna and her sister had jobs and families of their own. Her mom was adamant that she could continue living in her home, but with limited mobility, could she? Should they hire help for her? If she couldn't live alone at home, where would she go?

Anna and her sister had a mountain of decisions to make with no way of knowing whether they were making the right ones. This weighed on Anna, her sister, and especially her mom, a once independent person who was not accustomed to relying on her children.

Scenarios like this can catch many families off-guard, and they must quickly make decisions that can have a lasting impact on the aging loved one and their family. Where can families turn for help? Fortunately, a knowledgeable guide is available.

What we'll cover:

1. What's an aging life care manager?
2. The key benefits of hiring one
3. How to find one



First, What's an Aging Life Care Manager

An aging life care manager (ALCM), also known as an elder-care manager or geriatric-care manager, is a designated professional who helps families make healthcare decisions—even during crises—and can assist with ongoing care management. They're not caregivers, but they assess a loved one's condition, anticipate future needs, and help with planning and decisions regarding care, housing, transportation, etc. These conversations can be difficult for families, particularly when emotions are running high and disagreements aren't uncommon. Aging-life-care-managers also serve as mediators and help calm family tensions.

ALCMs often have a background in nursing, psychology, sociology, or gerontology and are care-manager certified. They understand the intricacies of healthcare and insurance systems, advocate for quality care, and search for cost-effective resources.

ALCMs also have in-depth knowledge about:

- State and local regulations that impact care and services
- Services provided—and services that aren't provided—by local retirement communities and care facilities
- Eligibility guidelines for government programs and federal and state entitlements
- Insurance claims and filing appeals
- Relationships with relevant professionals such as estate planning and elder-law attorneys

Many people have never heard of ALCMs, despite the significant benefits they provide. Let's look at what some of those are.

Second, Four Key Benefits of Using an Aging Life Care Manager

- 1. Peace of mind about important decisions:** After a fall, you might not know if it's safe for your loved one to live alone at home. But what are the options? ALCMs can help families make decisions about whether an aging loved one can continue aging in

their home or not. ALCMs have inside knowledge about local facilities, e.g., long-term care facilities, assisted-living communities, or senior-living communities. They know how well-staffed they are, how responsive caregivers are to residents' needs, and have developed relationships with managers and directors. This better equips ALCMs to help families determine the safest and most affordable living options.

- 2. Ease a loved one's fears about being a burden:**

When an aging person faces a health crisis, they often fear losing control or being a burden to their family. According to one ALCM, Audrey Zabin, "an ALCM can help the aging loved one maintain as much independence and control over their lives as possible." The family members are kept in the loop, but the client has someone outside of the family to talk to about sensitive topics and to help guide them with decisions.

- 3. Helps prevent families from taking on too much:**

Caring for a loved one may be noble and rewarding, but family caregivers often underestimate all that it entails. Caregivers can feel overwhelmed as they try to meet all their loved ones' needs, look after their own families, themselves, and, in many cases, perform at work. An aging life care manager can help provide families a realistic evaluation of the caregiving needs so they can determine what they're capable of managing or if they should consider hiring help.

- 4. Cost savings:** ALCMs can help you make practical and informed caregiving and housing choices first, so you don't have to fix them later, which typically costs more time and money. For example, after a fall you may decide it's best to move your loved one into an assisted-living facility. You find one close by, sign the admission agreement and move your loved one in, only to realize three months later that your loved one is unhappy and the care is poor. Zabin says, "In that situation, an ALCM may have realized that the facility you chose wouldn't be a good fit and could have helped you avoid this costly, both financially and emotionally, disaster."



Third, How to Find and Hire an ALCM

The Aging Life Care Association (aginglifecare.org) allows you to search for aging life care managers by zip code and check their education and certifications. Some questions to ask when interviewing an ALCM are:

- Do you have a comprehensive list of services and fees?
- What credentials or licenses do you have?
- How long have you been in this industry?
- How will you communicate with me and my family?
- Can I call you in an emergency or after hours?
- Would you provide three references?

ALCMs typically aren't covered by insurance, so you want to have an idea of what they could cost. Generally, an initial assessment can cost between \$800-\$2,000, with ongoing hourly rates ranging from \$50-\$200 per hour¹. These amounts can vary depending on where you live.

While the initial assessment may seem like a large expense, it's thorough and extensive. The ALCM will review an aging loved one's medical history, medications

(including purpose and dosage), evaluate the client's physical and cognitive health, assess their home's safety, and review all medical professionals involved and their specific roles.

Then, they'll develop a care plan, usually 3-5 pages, providing options and recommendations for optimizing your loved one's care. The assessment might be sufficient, or you might want an ongoing partnership with the ALCM to help manage caregiving.

"Aren't There Free Services Like This Available?"

Some organizations offer free guidance, but families should consider them carefully. Many are paid through referral fees when they place clients at participating network-care facilities or use network home-care providers. This arrangement could lead to biased guidance about housing or caregiving decisions.

Aging life care managers are impartial. They don't receive any compensation from doctors, care facilities, or care providers. Their priority is the safety and well-being of your loved one.

Remember Three Things About Aging Life Care Managers

First, life care managers are a valuable and impartial resource whose goal is to help you and your loved one through aging or a crisis. Second, they can help you make informed and cost-effective decisions about the care and health of your loved one during a specific health challenge or for ongoing caregiving needs. Third, aging life care managers and their service offerings are easy to find online.

The Gift of Time Is Priceless

Without an ALCM, families may need to make caregiving decisions or provide care for an aging loved one themselves. The amount of detail and time required can be overwhelming, and it can affect a family's relationship with their aging loved one.

Zabin says, "The most important service I provide is helping families have quality time together." Without an ALCM, families can become consumed with conversations and obligations related to a loved one's care. This often leaves little time to simply be a family, and relationships can become strained. With ALCMs help, families can have some assurance that a caregiving plan is in place, focusing on being present and enjoying each other's company.

Next Steps

1. Look for signs that your loved one is facing challenges related to aging
2. Even if you don't use them right away, research ALCMs in your area
3. Create your list of questions to ask and have them ready

¹ Geriatric Care Managers Advocate for Older Adults — and Their Caregivers, AARP, 10/2022

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