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The golden years require advance thought

By MARY SUE IAROCCI

New York State's 3.2 million seniors will grow to a projected 4.3 million by 2020, according to the New York State Office for the Aging.

Seniors living at home is a popular choice.

"For those people who are living in a home where the mortgage is paid, the option to stay in the home is appealing if they can retrofit their home in such a way that they can manage," said Paula Meighan, a founding partner of Stamford, Conn.-based Changing Places L.L.C., a company that works with senior citizens and their adult children to assist with the challenges of downsizing and relocating into smaller residences or assisted living.

Meighan said the holidays are a great time for adult children to notice that their parents' health may be declining and that the time may be near when they may need to downsize or think about some in-home help.

Meighan said there are ways for seniors who wish to remain at home to "de-clutter and re-organize their possessions to create a healthier environment" such as removing area rugs that could be tripped on or installing handrails in bathrooms.

If the decision is made to move, there are strategies to sorting through decades of collections in order to preserve important items and wisely dispose of the rest.

"The biggest challenge for our clients is moving," Meighan said. "It's a very emotional experience because it's probably the last time they'll move, and they know it."

Those who are able to stay at home can take advantage of adult day care.

"There are people who live alone, and many of them who come here say if they weren't here they would be sitting in front of the TV all day with no contact with the outside world," said Melanie Van Dorn, director of admissions at the Jewish Home & Hospital Lifecare System/ Sarah Neuman Center for Healthcare and Rehabilitation in Mamaroneck. "You can actually see a difference in their eyes and in the color of their face."

Anna Frolova runs the adult day care program under the umbrella of Jewish Home Lifecare.

The medical model program offers a wide array of services for people who reside in the community and have no way of getting out of the house without help.

"What day care provides is services that enable them to remain in the community as long as possible and be as active as they possibly can be," Frolova said.

Services include round trip transportation in wheelchair accessible vans, physical therapy, occupational therapy, social work, nursing, recreation activities and two nutritious meals a day.

Medicaid covers the cost of adult day care services and is currently the only insurance that covers the cost unlimited.

“What we provide is not only meals and services, but also a supervision component,” Frolova said. “Forty-five percent of my population in adult day care is memory impaired, which means they’re at risk for wandering, and we have to make sure that it’s a safe environment for them.”

The program has become so popular that the skilled nursing facility is considering opening an Alzheimer’s evening program.

Sarah Neuman also offers respite care, which is a short-term stay in a private room and includes recreational activities, meals, supervision and medical care.

“The reason it is called respite care is because it gives the caregiver a rest,” Van Dorn said.

The respite program is covered by Medicaid for 30 consecutive days and costs \$375 a day for private pay.

Mental health care is also important for seniors.

“I think growing older can be difficult to cope with because of the losses that older people face,” said Catherine Cavanaugh, coordinator of senior services for Putnam County Family and Community Services, a nonprofit organization in Carmel. “Many older folks lose their hearing, eyesight, house, the ability to drive, their spouse and their friends, and they still get up in the morning and smile. It takes a lot of grace and a lot of courage to do that.”

The organization offers a mental health counseling service that is brought into people’s homes.

It’s a new model in New York State – and one of the few.

“There aren’t a lot of mental health services for elderly people,” Cavanaugh said. “They are often financially strapped and physically ill at the same time, so if they haven’t planned earlier in their lives they can be in real difficulty when they hit their 70s and their 80s.”

Cavanaugh said many seniors have Medicare and a secondary Medicare supplemental insurance because Medicare only pays 80 percent “of what it considers reasonable.”

“There’s a whole range of problems that comes with age,” Cavanaugh said. “We help people deal with the fear of living with a limited income in uneasy economic times.

“Unless we begin to think about this now and get some services in place, it’s going to be horrendous as the population ages,” Cavanaugh said, adding that “younger folks should get long-term care insurance” to help deal with the costs of aging in the future.