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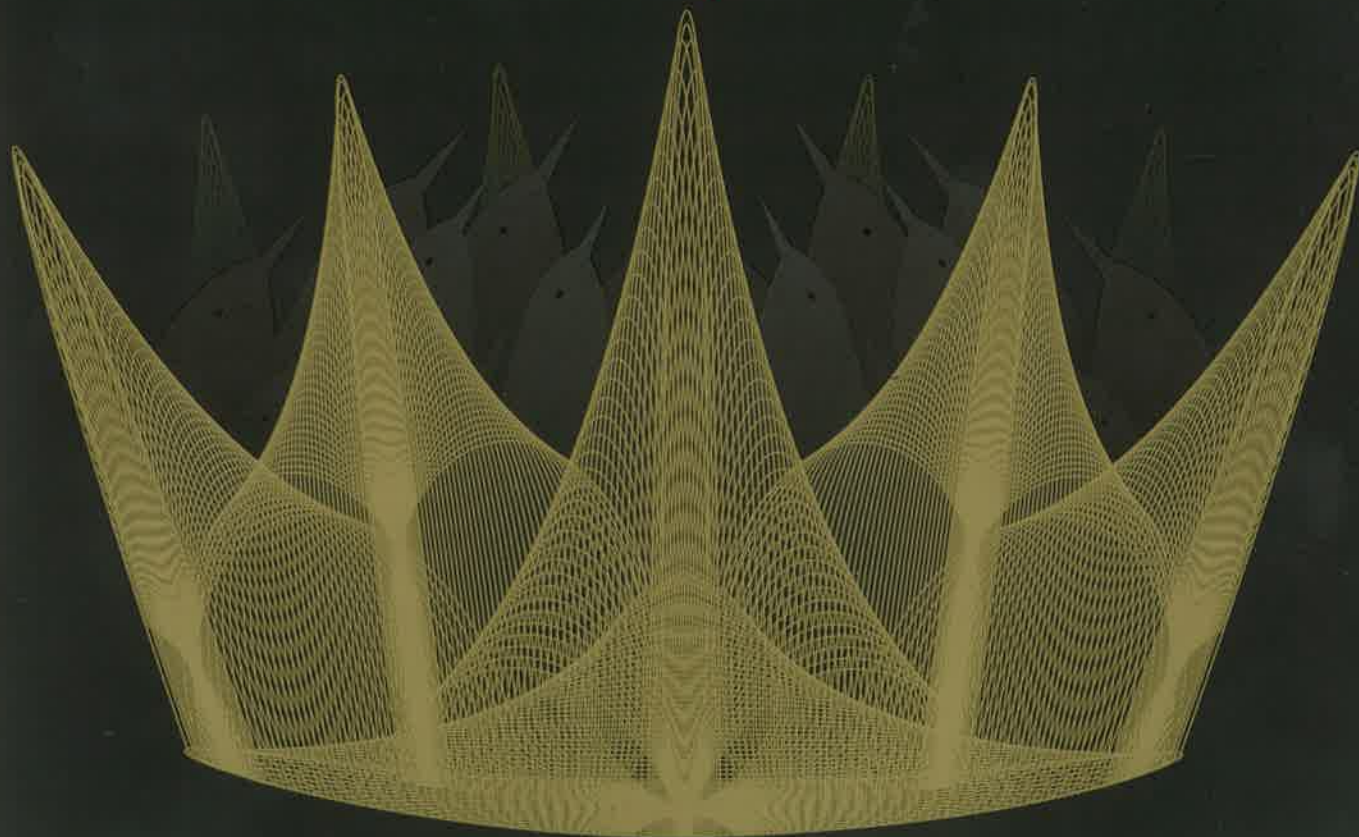
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EXPERT ADVICE

# 10 QUESTIONS

## FOR YOUR PARENTAL CARE CONSULTANT

Parents and grandparents are living longer than ever—but longevity comes with challenges.

**1 What is a parental care consultant and why should I hire one?** Parental care consultants organize and implement health care plans for aging parents with chronic conditions. They can also help ensure that the logistics of parental care don't overwhelm loved ones. "If you offer help, then everyone does better—the patients and the families," says Dr. Eric Rackow, president and CEO of SeniorBridge, a national elder care company.

**2 Why do I need a parental care consultant as opposed to just a nurse?** A care manager can oversee all the issues regarding your parent's health, from coordinating communication between doctors and patient to making sure that a caregiver's debit card has enough money to pay the grocery bill. "A manager coordinates the right person for the job and often saves the family money," says Keith Klovee-Smith, national manager of elder services at Wells Fargo Bank.

**3 What's the right time to employ such a consultant?** Often it's when your parent has had a new medical diagnosis and/or you've noticed any decline in his or her health. "The signs can be subtle—even minimal memory loss could be an indication," Rackow says.

**4 What's the hardest part of transitioning parents from independence to home care?** "Having the conversation," says Deborah Korompilas,

head of trust and estate settlement services at BMO Harris Private Bank. The three key areas to discuss are financial, legal and medical. "The smoothness of the transition depends entirely on the families' willingness to have the conversation."

**5 So how do I make that conversation easier?** "Put the parent in the driver's seat," says Claudia Fine, chief professional officer at SeniorBridge. "Position the help as someone your parent will manage." Adds Klovee-Smith, "Don't have an all-or-nothing approach. People need help in increments." If these strategies fail, consider an outside expert. "A doctor, lawyer or financial advisor could recommend or even prescribe that your parent needs a care manager," Fine says.

**6 What are the pros and cons of home care versus assisted living?**

It's costly, but round-the-clock home care is generally considered preferable to assisted living in a facility. "Every time seniors go to the hospital, it can shorten their life" due to gaps in care and the dislocation of leaving home, Rackow says.

**7 How can I prevent my parents becoming victims of abuse and/or fraud?** Avoid using a gray market caregiver—independent contractors found through word of mouth—who might lack professional qualifications. "Trust your common sense and intuition," Klovee-Smith notes. "Just paying attention to the situation will limit fraud and abuse."

**8 Parental care consultants don't have to be**

**licensed, so how can I evaluate them?** Ask what their clients' hospitalization and emergency room visit rates are, and discuss the answers with your parent's doctors. Also, do they have accreditation from groups such as CHAP (Community Health Accreditation Program) or TJC (the Joint Commission on accreditation of healthcare organizations)?

**9 What important question do clients sometimes forget to ask their parental care agency?** "What happens when the caregiver doesn't show up?" Klovee-Smith says. "Make sure the agency has an on-staff nurse supervisor on call nights and weekends to intervene on the phone or in person."

**10 Any advice for communicating with a parent in decline?** "Remember that 80-year-olds don't normally see themselves as 80-year-olds," Klovee-Smith says. "Ask him or her, 'How old would you be if you couldn't remember your birthday?' The self-image is often under 60."

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