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New Resources for Caregivers

• By KELLY GREENE

Caring for an elderly relative isn't just costly and time-consuming—studies show it could even harm your own health. Now, some companies and nonprofits are rolling out free and low-cost professional help for family caregivers.

[Genworth Financial](#), a large long-term-care insurer, and AARP, the membership group for older Americans, on Thursday introduced a new service for AARP members through which the families of older adults with dementia and other illnesses can assess their needs and develop a care plan—either online, over the phone or in person with a registered nurse. (Genworth already has marketed long-term-care insurance with AARP's logo for nearly five years.)

The program's fees vary depending on the service used, starting with online access all the way up to an in-home assessment and help finding local home-health aides, facilities or other medical providers to match those needs.

Improving Dementia Care

Separately, service provider Home Instead Senior Care has started training its home-care workers in new techniques and strategies to improve care for dementia patients—and is starting to offer the same instruction at no cost online and in person to family caregivers.

"Families need help keeping their loved one safe and mentally engaged and stimulated, and managing difficult behaviors," says Jeff Huber, Home Instead's president.

To that end, Home Instead developed a life journal, designed to collect information about a patient's history "to create a much more effective caring experience," he says.

The financial toll on family caregivers who are 50 or older averages \$303,880 a person in lost lifetime wages, pensions and Social Security benefits, according to a June 2011 analysis of U.S. Health and Retirement Study data by the nonprofit National Alliance for Caregiving and others.

The toll on one's health also can be significant. Taking care of a family member with Alzheimer's disease could make your own health-care bills increase by an average of \$4,766 a year, according to a separate study that the National Alliance for Caregiving released in November. It also found that family caregivers make visits to emergency rooms, doctors and hospitals at higher rates than others the same age.

Unpaid Caregivers

More than 43 million Americans serve as unpaid caregivers for adults who are 50 and older (the age at which you can join AARP), and nearly one in four say they have a difficult time coordinating care, according to a 2009 study by the National Alliance for Caregiving in collaboration with AARP, which has some 40 million members.

The new service, formally known as [AARP Caregiving Help and Advice from Genworth](#) ranges from \$12.99 for six months of online access to \$149 for a phone assessment, a service plan and six months of online access, to \$489 for an in-home consultation. Adding the "service finder" option—which includes researching local availability, providing quality ratings, negotiating discounts and coordinating the start of care—brings the phone total to \$295 and the in-person bill to \$665.

Genworth has offered the assessment and matchmaking service to its long-term-care policyholders for four years. Ralph Cummins, a 51-year-old marketing consultant in Richmond, Va., sought help from the insurer in late 2010 when his mother was facing knee-replacement surgery, which would require a short stay afterward at a rehabilitation center, at the same time that she was caring at home for his father, who had cancer.

Genworth provided information on rehab centers, pinpointing the closest one to his parents' home, and also in-home health-care providers.

"I only had to make about five phone calls instead of 100 phone calls," Mr. Cummins says. "I would have had no idea where to start. It was overwhelming."

Home Instead Senior Care, for its part, is trying to help caregivers—both its own 70,000 paid workers and the public—better meet the needs of people with Alzheimer's.

"Rather than trying to force Alzheimer's patients to live in our world in the here and now," Home Instead's Mr. Huber says, "we need to meet them in the past."

For example, one of Home Instead's clients in Omaha, Neb., where it is based, had served in the military. To persuade him to take a bath—something Alzheimer's patients often have an aversion to—his caregiver told him a general was coming for inspection and he needed to get ready. He immediately took a bath, Mr. Huber says.

Prolonging Time at Home

Such simple strategies, he adds, can help people with Alzheimer's prolong their time at home as well.

By the end of this year, all of the company's 600-plus franchised locations expect to offer Alzheimer's training for caregivers. And in May, it plans to post an online course at the Help for Alzheimer's Families [website](#), which already has other resources.

These new programs come on top of free services offered by the U.S. Administration on Aging's [Eldercare Locator](#), which connects older adults and families to local agencies, and the nonprofit National Council on Aging's [BenefitsCheckUp site](#), which provides screening for more than 2,000 public and private programs.

More good news: The U.S. Tax Court ruled last year that in-home personal care can qualify as a deductible long-term-care expense if it is prescribed by a doctor for a person who meets the definition of "chronically ill." Taxpayers generally can deduct such costs as medical expenses if they exceed 7.5% of their adjusted gross income.