

C CAREGIVER CHRONICLE

Connections for Caregivers

The Challenge of Giving Up the Car Keys

By Amanda Arevalo

One of the biggest challenges for an older person to deal with is a loss of independence. And it's possible that nothing represents that loss of independence more than having to stop driving.

While driving may be a difficult habit to part with, it is important for older drivers and their family members to know when the time is right. Aging can bring changes in both physical and cognitive functioning. Some abilities affected can include vision, reaction time, strength, flexibility, judgment and concentration. Some elders may be functioning well enough to drive, but if not,

it is important to be prepared.

Lisa Crisalli, a driving rehabilitation specialist at UF Health Shands Rehab Hospital, states that issues with memory is the main sign an elder should cease driving.

“Memory problems are probably number one. They start showing short-term memory impairments,” Crisalli said. “Possibly physical limitations – difficulty walking or falling down – would question a family’s reasoning about an elder driving.”



Some routes of action to take could be to develop a mobility plan that outlines where and when it would be safe for the elder individual to drive. Another possibility would be to develop transportation alternatives. Some transportation services can be found through Elder Care of Alachua County and the Center for Independent Living. It is also important to consult with the elder’s physician, as he or she can offer a referral for some evaluations, or even the Adaptive Driving Program at UF Health Shands Rehab Hospital.

Crisalli, a driving rehabilitation specialist, tests the elder’s physical and cognitive

A Message From Cheryl Robinson

This issue’s theme seems to be elder safety and the growing concerns facing our seniors and caregivers today.

For example, we open with an article regarding one of the most frequently asked questions concerning elder safety – when is the right time for an elder to give



up the car keys? This is one of the most difficult challenges facing caregivers today. Safety of the driver and others, insurance issues, how to talk about this with family members, understanding that sense of loss of independence, options for transportation if needed are common concerns. We are fortunate that in our area we have

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Senior Driving (continued from previous page)

skills that could affect their driving.

“I test their skills,” she said. “If they do fine on all the clinic tests, I put them behind the wheel and see how they do in different settings – multi-lane, two-lane, parking lot and highway.”

If a solution cannot be established with the elder, the family may need to take the keys or sell the car. Insurance companies can also be contacted to withdraw insurance coverage. Families may also contact the Department of Motor Vehicles and Highway Safety for additional assistance. While these solutions may seem extreme, the safety of the driver, passengers and the community is at risk.

Cheryl (continued from previous page)

an amazing resource through the Adaptive Driving Program at UF Health as well as the AARP safety in driving classes.

We are also concerned with protecting our elders from fraud, financial exploitation and abuse of any sort. From a legal standpoint there are things that can be done. Sam Boone has a two-part series on this growing trend. And there will be a *Save Our Seniors* seminar on March 20 at The Atrium that will tackle some of these topics as well.

And of course, we are all concerned for safety in the home. The availability of Medicare covered equipment including hover lifts, wheelchairs and walkers have improved and made possible longer care at home. We must be aware of some important changes under Medicare now requiring a face to face office visit with the physician for documentation to support the need for most adaptive equipment.

I hope this information is helpful to you as you continue to provide loving care for your family member. Remember it is important to develop a team of support. And it's important to be informed. And along the way, perhaps a social worker will be there to assist as well. So, here's a shout out in March to my colleagues as we recognize professional social workers who believe that *All People Matter!*

Cheryl Robinson, LCSW

Calendar of Events

UF Institute on Aging Senior Health Expo

Tues. March 4 two sessions 9 a.m.-1 p.m. or noon-4 p.m. The Village Tower Club, 8000 NW 27 Blvd. Pre-register 352-733-0000.

Save Our Seniors

Thurs., March 20, 9-noon at The Atrium, 2431 NW 41 St. RSVP (352) 378-0773 Free Admission

Becoming a Savvy Caregiver

Fridays, March 21 and 28, in the offices of Elder Options, 100 SW 75th St, Suite 301. This course is targeted for paid caregivers such as Nurses, Social Workers, CNA's, Home Health Care Aids, Companions and other professionals seeking to improve their skill level of working with dementia clients. Each day will be 6 hours in length, 8:30 a.m. – 3:30 p.m. Contact Elder Options for details at (352) 378-6649.

Dementia in the Movies

6-8 p.m. at the offices of Elder Options, 100 SW 75th Street, Suite 301

Tues., March 25 *Iris*

Tues., May 27 *Away with Her*

Tues., July 29 *Savages*

No charge and popcorn provided. To register contact Tom Rinkoski at (352) 378-6649, ext. 126 or via e-mail at rinkoskit@agingresources.org

Community Coalition for Older Adults

Second Friday of the month, Senior Recreation Center, 5701 NW 34 St. Contact Shirley Bloodworth at sgblood@bellsouth.net for information.

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From the Desk of Sam W. Boone, Jr.:

Financial Elder Abuse

By Sam Boone

Editor's Note: This is part of a series of columns that will be presented in this newsletter by Sam W. Boone, Jr., a local attorney whose primary practice areas include elder law, estate planning, probate and trust administration. It is hoped that the information will be valuable for caregivers and family members dealing with issues related to elder law.

When people think about elder abuse the first thought goes to the physical or emotional. But there is another kind of elder abuse that, sadly, is becoming more and more common. Rarely acknowledged or discussed, the illegal use of an elder's income or assets has become increasingly common – and it is a crime.

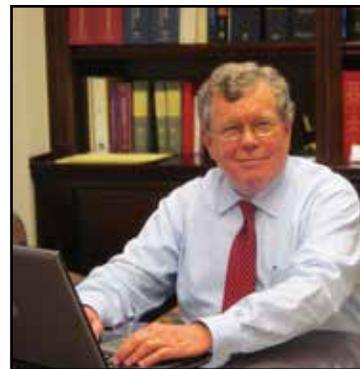
Expectations are that 2014 will bring more instances of elder financial abuse – a tragedy that will result in estimated annual losses of \$2.9 billion. There is history and precedent. One of every six adults over the age of 65 has been a victim of elder financial abuse.

Why the assumption that 2014 will continue the trend and likely be worse? Simple – math. Census data from 2010 showed the greatest number and proportion of people age 65 and older in history – 40.3 million – making up 13 percent of the total U.S. population. Since we are living longer it is projected that by 2050, people 65 and older will comprise 20 percent of the total U.S. population, and the number of victims of elder financial abuse is thus likely to increase in the years ahead.

There are several aspects of financial elder abuse. The first is simple and obvious – the illegal or improper use of an elder's income or assets by outright theft, deception or coercion. Second, there is the intentional or negligent failure to use the elder's resources effectively for his or her support and maintenance. Finally, there are breaches of fiduciary relationships, such as the misuse of a power of attorney or the abuse of guardianship or conservatorship authority.

Commonly cited reasons for the recent dramatic increase in elder financial abuse include:

- The incidence of Alzheimer's disease and other dementias that hinder judgment increases with age. By 2050, some 16 million people will be diagnosed.
- Diminished financial capacity – the ability to manage money and financial assets to meet one's needs effectively – is more prevalent as one ages.
- Elders are socially isolated, with some 28 percent of non-institutionalized elders living alone.
- Age-related physiological changes to the brain



adversely impact “gut feelings” about the trustworthiness of potential predators.

Those who financially abuse the elderly can include not only friends and family but also strangers, neighbors

business, professional and financial service providers and in-home caregivers who are not licensed and pre-screened. And while there is an increase in reporting financial elder abuse, it is more likely that only stranger abuse is being reported. Even with an increase in reporting, it is still estimated only one in 14 abuse cases are reported. This is primarily because the victim does not want to get a family member, friend or close confidant into trouble, or because of dementia or other impairments, they do not recall the abuse.

In the next issue of the Caregiver Chronicle, we will offer some remedies to this growing problem but for now see the call to action box on the next page.

Sam W. Boone, Jr. is a Gainesville-based attorney practicing elder law and estate planning. He is past-president of the Academy of Florida Elder Law Attorneys. To learn more about elder-law issues, go online to [www. http://boonelaw.com](http://boonelaw.com), or call (352)-374-8308.

Make Sure Your Voice is Heard

We urge you to contact our local legislative delegation and relay the importance of passing House Bill 409/ Senate Bill 588, which amends the Florida Statute 825-103. These changes will create better protection against financial elder abuse.

Rep. Keith Perry
(850) 717-5021
(352) 313-6544

Rep. Clovis Watson, Jr.
(850) 717-5020
(352) 264-4001

Rep. Elizabeth Porter
(850) 717-5010
(386) 719-4600

Sen. Rob Bradley
(904) 278-2085

Or you can go to the Florida House of Representatives website www.myfloridahouse.gov and the Florida Senate website www.flsenate.gov to find the home pages for the delegation members and email them.

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Medicare Changes Make for Medical Equipment Challenges

By Amanda Arevalo

Medical equipment is often needed to make people's daily living activities easier and in some cases even possible. But with some of Medicare's new stipulations, individuals may find getting accustomed to the rules a little challenging.

One thing that is important to note is that Medicare only pays 80 percent of the medical bill. The other 20 percent will go to the patient's secondary or supplementary insurance. In the case of no insurance, the patient has to pay out of pocket, according to Amanda Burford, the billing office manager of North Florida Medical Sales and Rental of Gainesville. In the case of financial hardships, companies are willing to help the beneficiary out with the monthly expense.

There is also a current deductible that costs the patient \$147 and needs to be paid before Medicare will incur any costs. Every month, if the patient received a rental item, their bill releases electronically to Medicare. To avoid paying the deductible twice, the patient needs to be aware when visiting doctor's offices and other medical offices that which ever claim hits first, will be where their yearly deductible will be taken from, according to Burford.

There have also been some changes concerning renting and buying medical equipment. For certain equipment, Medicare is requiring notes signed by a physician within six months prior to delivery. Verbal deliveries are now a thing of the past and doctors are now adjusting to this new requirement, according to Brenda Cosby, account executive at North Florida Medical Sales and Rental of Gainesville.

It is also important to note that there must be a prescription for anything to be billed to Medicare and the doctor must substantiate the need for the equipment. If there is something not covered by Medicare, the patient can buy it with cash. After 13 months of payments for rented equipment, the title of the equipment transfers to the patient. After five years, the patient is eligible for new equipment with the only exception being if condition changes during that time, according to Cosby.



Photo courtesy North Florida Medical Sales and Rentals of Gainesville

**The Caregiver Chronicle is now available
online at www.caregiverchronicle.com.
We also have a Facebook page.
Check it out at
www.facebook.com/CaregiverChronicle.
Like the page to get notices about events
and activities between our print issues.**

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Driving Resources

Instead of our regular resource list, we are offering a driving related resource list in this issue. To see the regular list, go online to www.caregiverchronicle.com.

Publications

Older Drivers- Age Page- National Institute on Aging-www.nia.nih.gov

The Effects of Aging on Driving Skills-USAA Educational Foundation

www.usaaedfoundation.org

We Need ToTalk and At the Crossroads-Family Conversations about Alzheimer's Disease,
Dementia and Driving-The Hartford-www.thehartford.com/lifetime

Your Road Ahead- a guide to comprehensive Driving Evaluations-The Hartford

www.thehartford.com/lifetime

Referrals

AARP- Driver Safety Classroom Course- 352-333-3036

www.aarp.org/families/driver_safety

UF Health- Adaptive Driving program: Shands Rehab Center at Magnolia Park 265- 5200

State of Florida Department of Highway Safety and Motor Vehicles

Phone- 1-850-617-3944-

HSMV Form 72190 – rev 12/12

Websites

www.helpguide.org/elder/senior

www.fssrc.php.ufl.edu- Florida Senior Safety resource Center/UF

National Highway Traffic Safety -www.nhtsa.dot.gov.

AAA Foundation for Traffic Safety Senior Driver

www.seniordrivers.org

Transportation Assistance

Center for Independent Living- 378-7474

Eldercare of Alachua County-265-9040

MV Transportation- 378-7474

www.skipeveritt.com

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Caregiver Support Groups

Alz Place/Harbor Chase
3rd Thursday of the month at 9am
Open to all caregivers
Contact Robyn at 352-375-3000 for address

Alterra Clare Bridge
3rd Thursday of the month- 6pm
4607 NW 53rd Ave, Gainesville, FL 32653
Contact Gail at 376-5151

The Cancer Center at NFRMC
Heart of Healing Support Group/Meditation
Tuesdays 12-12:30pm
Call Joanie at 386-853-0162

Community Cancer Center
Living With Cancer Supports
www.cccnf.com for more information

Haven Hospice
Bereavement Supports
Call 692-5123 for more information

Hospice of the Nature Coast
Wings Community Education Center
Grief Support Group- High Springs
Call 386-454-1338 for more information

Lake Area Caregiver Support Group
4th Tuesday of the month from 1-2:00pm
Melrose Senior Community Center
307 SR 26, Melrose, FL 32666
Call 352-475-5347 for more information

Park of the Palms
2nd Monday at 2pm in the Library
Contact: Gail Haynes RNC - 352-246-5601

Park Meadows Health and Rehab Center
3250 SW 41 Pl, GV
Call the Alz Helpline at 1-800-272-3900 for
more information

Senior Healthcare Center at Spring Hill
3rd Tuesday of the month- 2:30-4:00pm
3720 NW 83rd Street, Gainesville, FL 32606
Contact Flory at 336-3050

NF Mind Matters Stroke Support Group
4th Thursday of the month from 1-2 pm
South Tower, 4th floor Conference Room-
NFRMC
Call 1-800-611-6913 for more information

United Church of Gainesville
1624 NW 5th Ave, GV
3rd Tuesday of the month from 7-8pm
Open to all caregivers
Contact Lynda at 352-219-3023

VA Caregiver Support
Mon-Fri- 8am- 11pm, Sat. 10:30-6pm
Call 1-855-260-3274