In recognition of National Family Caregivers Month, and in support of Gov. Kasich’s initiative to bring awareness to caregiver resources, the Ohio Employee Assistance Program is dedicating this newsletter to caregivers throughout Ohio.

For resources to support working caregivers:
- Visit the State of Ohio’s Caregiver Resources website: das.ohio.gov/caregiver;
- For caregiver training courses, go to the Learning and Professional Development Course Catalog; and
- Visit the Caregiver Action Network website.
  - National Family Caregivers Month theme: Caregiving Around the Clock
  - Top 10 Tips for Family Caregivers

**Balancing family caregiving, family and work**

Caring for an ill, injured or disabled loved one can be rewarding and exhausting. For family caregivers who juggle family, work and caregiving, it can be a challenge to balance everything at once. The following tips can help you find balance in your life as a caregiver:

**No one person can do it all**
- If you are working, taking care of a family and providing care for a loved one, you may feel like you are going in many directions. It is a lot of hard work to balance it all.

- You may not be able to give 100 percent all the time. This is when you have to make choices and define your priorities.
- Be gentle with yourself. No one can do it all and it is OK to ask for help.

**Set priorities**
- Make a list of your personal, caregiving, family and work obligations.
- Let go of less important commitments whenever you can. This may be hard to do if you are an active person but, remember, you come first.
- It is important to put your personal needs first. You can’t care for someone else if you are not healthy. This includes your physical and mental health.

**Talk to your manager or supervisor**
- If you feel comfortable, talk with your supervisor about your caregiver needs and the options available to you to balance your role as a caregiver and your role in the workplace.
- Contact your human resources representative to discuss flex-time or other leave options and other support available to you.
- The Ohio Employee Assistance Program offers support for caregivers.

**Join together**
- Do not try to carry the load alone. Ask for support from family members. You may be surprised by who wants to help.
- Talk with your spouse and children about how difficult it is to support multiple responsibilities. Protect those family times that are most important.

**Call a family meeting**
- If other family members are not helping enough, call the family together for a meeting to discuss your concerns. Do not wait until you are burned out.
- Even distant family members can help by making regular phone “visits,” paying bills or researching local agencies online or by phone.

**Seek help outside the family**
- A friend, coworker or neighbor may be able to help by running errands or helping with chores like walking the dog.

continued on Page 2

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Balancing family caregiving...’ continued from cover

- If affordable, consider hiring help for household chores and other tasks you would normally do yourself.

Use community resources
- Contact your local Area Agency on Aging for information about community resources.
- Use professional caregivers or adult day health care. Try meal delivery, transportation services or volunteer support.
- If applicable, talk with the case manager at your local Veterans Administration (VA) medical center. The case manager is a social worker or nurse who specializes in coordinating care for special conditions, and can refer you to VA and community support services to help you at or near your home.
- Talk with an attorney or financial advisor about planning future needs.
- Free or low-cost care management and legal aid may be available in your county. Ask a friend to help with research so you are not doing it alone.

Staying focused and fully charged
- Being fully charged means that you can provide better care for your loved ones. You have to be your first priority.
- Try – no matter how hard it is – to have a life outside of caregiving. This will help you stay healthier mentally and physically.
- Eat healthy meals, get enough rest and exercise regularly. It may be difficult, but it will help you feel energized and ensure you stay healthier.
- If you are feeling overwhelmed, talk to a family member, friend, counselor or health care provider. Consider joining a caregiver support group.
- See your health care provider if you are depressed, drinking alcohol more than normal, or using prescription or other drugs to help you cope.
- Consider respite care. Take time away from responsibilities for a few hours each week. Your health is just as important as the health of the loved one you care for.

Consider alternatives
- It is important to reassess your loved one’s needs periodically – and your ability to provide care.
- You have the right to get help and relief from the stress of caregiving.
- Balancing caregiving with other family and work obligations can be overwhelming at times. Getting help is essential.

Practical tips for long-distance caregivers

Although separation may complicate caregiving, long-distance caregivers can be helpful no matter how great the distance. Preparation, organization and communication promote a healthy and successful long-distance caregiving experience.

Know what you need to know
Experienced caregivers recommend that you learn as much as you can about your loved one’s illness and treatment. Information can help you understand what is going on, anticipate the course of an illness, prevent crises and assist in disease management. It also can make talking with the doctor easier. Learn as much as you can about the resources available. Make sure at least one family member has written permission to receive medical and financial information. Try putting together a notebook, or something similar, that includes all the vital information about health care, social services, contact numbers, financial issues and so on. Make copies for other caregivers.

Plan your visits
When visiting your loved one, you may feel that there is just too much to do in the time that you have. You can get more done and feel less stressed by talking to your loved one ahead of time and finding out what he or she would like to do. This may help you set clear-cut and realistic goals for the visit. For instance, does your mother need to go to the mall or to visit another family member? Could your father use help with repairs around the house? Would you like to talk to your mother’s physician? Decide on the priorities and leave other tasks to another visit.

Remember to actually spend time visiting with your family member
Try to make time to do things unrelated to being a caregiver. Maybe you could rent a movie to watch with your family member.
Legal basics for caregivers

Rod Beck hears about people caregiving without having the proper legal documents and he shakes his head. Beck has been practicing caregiving and end-of-life law for more than 20 years and has handled thousands of clients, yet he still has a hard time believing that people would not take the time to prepare for the future.

“In many states, you can file papers free of charge that will protect your loved ones,” Beck said in disbelief. “People just don’t want to face that they are fallible, so they never face their mortality until it is too late. In the end, someone like me gets involved and it costs their family and estate thousands of dollars in legal fees.”

Beck’s advice? Find out what the legal requirements are in Ohio and file the paperwork now. This article will show you how messy legal caregiving issues can be without the proper paperwork. In addition, it will outline who you should trust with your affairs and give you a list of legal documents you should consider filing.

Who can you trust?

Before outlining the different types of legal documents that can help family members access resources when you are incapacitated, it is essential to address the subject of trust. If you turn control of your health care and financial decisions to someone who will take advantage of you, the results can be devastating. Remember, at the end of the day, the person you choose is responsible for many of the decisions that will affect your life directly. Give this responsibility to someone you know will have your best interest at heart.

“Many times, the older child isn’t the one who is best suited for the task,” Beck said. “I have seen a lot of younger children do a better job than the older one. It isn’t a matter of tradition, with the oldest having the responsibility, it is a matter of trust. Pick someone you trust – that is the most important thing you can do, no matter what paperwork you file.”

No documents = dilemma

Each year there are thousands of cases (nationally) where family members sue each other and hospitals over everything from payment of bills to who should be in charge of a loved one’s care if they are incapacitated. Many times, these types of lawsuits – and hurt feelings – can be avoided with some planning. Having documents in place, stating your intentions and directing someone to take care of your affairs can help your family deal with your illness instead of creating strife and conflict.
In cases where paperwork is not filed ahead of time, a judge, not the family, will decide who will be responsible for the affairs of the incapacitated family member. During a time of stress and emotional turmoil, the last thing you should be doing is fighting over who should have control of the estate or care decisions, Beck said.

Beck counsels that you should ask yourself what it is worth to know that your family isn’t going to have to worry about difficult decisions if you are incapacitated. “That is really the thing, just what is it worth to know that your family isn’t going to have to worry about who is in charge of your affairs?” Beck said.

Health care documents
Many attorneys agree: there are several documents you should complete the moment you are older than the age of 18 – and keep updated to avoid costly legal and emotional battles with family and physicians. Rules from state to state differ – a good attorney will walk you through these documents for a nominal fee.

In order of priority they are as follows:

**Advanced directive (living will)**
Commonly known as a “living will” and “directives to physician” this directive outlines your wishes and appoints a health care representative, if you are ever incapacitated and being kept alive by machines. This provides your family with your wishes when it comes to keeping you alive or having doctors take you off life support. Legal experts suggest that after you turn 18, you should fill one of these out and file it with your other important papers, much like your high school diploma or birth certificate.

“Everyone over the age of 18 should have one of these,” Beck said. “If you are hit by a bus tomorrow does your family know your wishes? This document outlines what you want. If you don’t have one the family is torn about what to do.”

As with all legal issues, laws differ from state to state. In a recent U.S. Supreme Court case, the court said a person could refuse medical treatment, nourishment and hydration; however, living wills still have no legal status in Nebraska. Advanced directives should be witnessed and in some states they require notarization. With the differences in state law, make sure to check with your attorney about how to set up an advanced directive where you live.

**Guardianship**
This is the most restrictive form of alternative decision making – requiring a court order. This usually happens after a loved one or care recipient is already afflicted. The guardian must report annually to the judge about the status of the estate and the “ward,” or person who is the subject of the guardianship.

The ward loses the majority of his or her rights, and is not considered competent to make any decisions. The person requesting the guardianship must prove by clear and convincing evidence that the proposed ward is incapacitated. Many times, this creates an atmosphere of mistrust and hurt feelings.

There are two types of guardianships: financial and health care. Guardianships are more expensive to establish than advanced directives and give the power to the person who is the caregiver – who doesn’t necessarily have to follow the wishes of the person in their care. If the person is already incapacitated, there are not a lot of other options, however.

“This is why it is so important to have an advanced directive filled out before you need it,” Beck said. “(Guardianships) can create more problems and more hours in attorney’s fees.”

**Financial documents**
Who can you trust? Ask yourself this question when thinking about who will pay your bills, taxes and sign for your health insurance. There are some documents that can help family members deal with finances with little to no legal maneuvering. There are positives and negatives for each of these options/documents. To find out which would work best for you, contact your attorney.

**Durable power of attorney**
A durable power of attorney basically allows the care recipient to name who they want to take care of their finances while they are incapacitated. The person they
name is called the agent and they have legal grounds to pay bills, taxes, sell property or even run small businesses.

This document can be a double-edged sword. While it allows you to make your own decisions about who will take over your finances, it does not take effect until it has been notarized. You have to be “competent” to sign one, and to revoke one – which means that once you are in the position of needing a caregiver it is too late to revoke it.

“The thing to remember about a power of attorney is you have to name someone you really trust as your agent because there is no automatic accountability,” Beck said. “The agent can do whatever they want with your finances.”

**Springing power of attorney**

This is basically a power of attorney that only activates once a doctor classifies you as incapacitated. The doctor will write a letter to your attorney and then whomever you have designated as your agent will then have legal authority to take over your affairs.

**Joint accounts**

Many people start joint accounts with their caregivers to create a low-cost easy way to have someone take care of financial issues. This is a very dangerous way to set up your finances, Beck warns.

“Basically, all of your accounts and property that are set up jointly become the property of both of you, and upon your death the ownership changes over to the cosigner,” Beck explains. “This means that if you die, then the person set up on the joint accounts legally can claim all of the money or property you shared. It is a very, very dangerous way to do things because there is no obligation by the cosigner to share the money with other family members.”

Beck said legally this is a very hard thing to fight as a family member. So, what might look easy at the beginning could cost a lot of legal fees and hurt feelings after your passing.

**Watch what you sign**

For caregivers, Beck gives a very important piece of advice: be careful what you put your signature on. How you sign documents at the time of admission to care facilities or hospitals can shift the financial liability from the estate of your care receiver to you personally.

“When you check a family member into a care facility there are literally 20 to 30 documents people have to sign,” Beck said. “There are forms for doctors, dental coverage, who is responsible and the contact person – the forms come fast and many people don’t understand what they are signing.”

Beck cautions that amongst the plethora of forms there is a document called a “financial responsibility” form. This document, depending on how you sign it, can determine whether you, or your loved one’s estate are financially responsible for the stay at the care facility.

“If you sign it with just your name, you are responsible personally,” he said. “But if you sign it and then put down you are a guardian or have a power of attorney, the estate is then liable. Be very careful when signing documents.”

**Conclusion**

By far the biggest problem families have is convincing loved ones to file these documents, according to Beck. In fact, he even had a hard time convincing his mother-in-law that she should fill out the forms.

“She just didn’t want to talk about it,” Beck said. “She had a stroke and we were then able to convince her she needed to have some of these documents to protect her and her affairs. Again, people just don’t want to admit they are fallible. With the way health care is advancing, dying could be a very long process. You need documents in place to inform family members of your wishes and your estate. These documents cost very little to set up; some are even free.”

Check with your attorney to find out the laws and rules in your state.

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