

wa cares conversations Resources for New Family Caregivers

November 4, 2024



Employment Security Department WASHINGTON STATE



Webinar slides and recording will be available at <u>wacaresfund.wa.gov/webinars</u>

What we'll cover

Host

Kristen Maki (she/her) Community Relations & Outreach Program Manager, WA Cares Fund

Agenda

- Introductions & opening poll
- Panelist remarks
- WA Cares Fund overview
- Audience Q&A

Panel

Lexie Bartunek, Community Living Connections Program Manager, DSHS

Kelsey Lovik, Dementia Program Specialist, NWRC

Margaret Westervelt, Community Services Supervisor, AAADSW

Dana Allard-Webb, Family Caregiver Support Program Manager, DSHS

Webinar recording and slides will be available at <u>wacaresfund.wa.gov/webinars</u>.

Defining long-term care and caregiving



help with activities of daily living like bathing, eating & dressing



not medical care

like doctor visits & treatment for medical conditions



paid care from a **professional**



help from a family member or friend, often unpaid



services & supports provided in your own home



care provided in a residential setting like a nursing home or assisted living



Identifying Caregivers and How to Access Resources and Supports

Lexie Bartunek Community Living Connections Program Manager



"There are only four kinds of people in the world – those that have been caregivers, those who are currently caregivers, those who will be caregivers, and those who will need caregivers. Caregiving is universal" – Rosalynn Carter



Who are Caregivers?

A family caregiver isn't always family. Caregivers could also be...

- A neighbor
- A friend
- An ex-spouse
- A step-child or step grandchild
- A domestic partner
- A co-worker
- A godparent or godchild



Identifying Caregivers – Questions to Think about...

- Do you provide someone help with?
- Transportation to medical appointments?
- Purchasing or organizing medications?
- Monitoring their medical condition?
- Communicating with health care professionals?
- Advocating on their behalf with providers or agencies?

- Getting in and out of beds or chairs?
- Getting dressed?
- Bathing or showering?
- Grocery or other shopping?
- Housework?
- Preparing meals?
- Managing finances?



Community Living Connections – Who We Are

- Community Living Connections (CLC) is part of the Federal Aging and Disability Resource Center (ADRC) No Wrong Door (NWD) initiative.
- ADRC's are the front door to access services available through the Area Agencies on Aging (AAA's) as well as connect to additional community programs and services.
- CLC network partners are highly visible and trusted organizations and places where consumers can learn about and access the full range of Long Term Services and Supports available in the local community and tailor these options to meet the personal preferences, goals and health and safety needs of each consumer.



Community Living Connections – How to Access

- Community Living Connections (CLC) organizations provide supports and services via phone, email, in office and in person.
- A toll-free number is available at 1-855-567-0252. This number directs callers to their local agency.
- The Community Living Connections website <u>www.waclc.org</u> provides Washington state residents and others with information on the full range of LTSS options and how to access local, statewide, and nationwide services and supports.
- CLC services are focused on (but not limited to) older adults, adults with disabilities and unpaid family caregivers regardless of economic circumstances.

Spot the Signs: How to Recognize When Someone Needs Your Support



Difficulty with:

• •

- Keeping track of appointments
- Managing monthly bills
- Making good decisions
- Recalling details of recent events
- Switching focus

1



Changes in:

- Appetite
 - Under or overeating
- Ability to cook/follow a recipe
- Desire to attend or organize large gatherings



Decreased:

- Mobility
- Driving ability
- Skill or desire to do familiar hobbies or cultural activies
- Sleep
- Hygiene

Someone may appear:

- Disheveled
- Angry
- Suspicious
- Anxious
- Paranoid
- Easily Frustrated
- Withdrawn
- Socially inappropriate



What Next?

One thing at a time:



- Encourage a medical check up
- Complete/update legal and financial documents
- Hold a family meeting
- Research local supports
 - Contact your Area Agency on Aging

Area Agency on Aging: Your Connection to Services & Support for Caregivers

> Margaret Westervelt Nov. 4, 2024

AREA AGENCY ON Aging Disabilities OF SOUTHWEST WASHINGTON

Where can people go for help?



of adults age 65+ say they hope to stay in their homes for as long as possible

AARP Report, 2018

Nearly one in five will be a caregiver for someone else

Half of people over age 75 report difficulties with physical functioning

ACL's 2017 Profile of Older Americans

A R E A A G E N C Y O N Aging S Disabilities OF SOUTHWEST WASHINGTON

Area Agencies on Aging (AAA)

- Developed by the Older Americans Act in 1973
- An agency designated by the state to address the needs and concerns of all older adults at the local and regional level
- Exist across the country, there are 600 AAAs
- Goal: To help older adults live with independence in their communities and connect them to need resources
- We support aging in place!



AAA Based Services

AAAs can help you connect to supports and services, including:

- 1. Nutrition Congregate meal sites or Home-delivered meals
- Health and Wellness Education* and Fitness Classes
- 3. Supports for family caregivers
- 4. Supports for older adults



AREA AGENCY ON Aging S Disabilities OF SOUTHWEST WASHINGTON

*we will discuss later in presentation

Local AAAs in Washington State



A R E A A G E N C Y O N Aging Disabilities OF SOUTHWEST WASHINGTON

Aging & Disability Resource Center

The "front door" for services

- Our specialists are trained to ask the right questions to determine a person's needs
- Program screening
- Provide information
- Client advocacy



A R E A A G E N C Y O N Aging S Disabilities OF SOUTHWEST WASHINGTON

Caregivers

Family Caregiver: Someone who routinely helps a friend, neighbor or loved one and is <u>NOT</u> paid to do it.

Helps with ADLs or IADLs.

Many will not think of themselves as a "caregiver."

Critical to the health outcomes of the patient.



A R E A A G E N C Y O N Aging B Disabilities of southwest washington

In-Home Personal Care Services

- Designed to help people get caregiving help at home
- Caregivers who can help with the tasks of daily living
- Multiple programs available for people at different income levels
- Free or low cost



A R E A A G E N C Y O N Aging Disabilities OF SOUTHWEST WASHINGTON

Supporting Unpaid Family Caregivers

- Assessment and support for unpaid caregivers
- Services may include:
- Case management
- Education
- Support groups
- Respite
- Supplies and equipment
- Counseling



A R E A A G E N C Y O N Aging S Disabilities of southwest washington

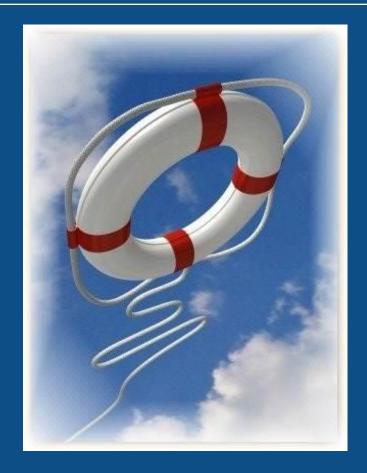
Support for family caregivers

Caregivers need to know that there is help available -- connection with the local AAA

Caregiver support in Washington

We use an evidence-based assessment measures where a caregiver is at on their journey.

This creates a structured way to target services based on where the caregiver is at on their journey.



A R E A A G E N C Y O N Aging S Disabilities of southwest washington

Questions? Thank you!



AREA AGENCY ON Aging & Disabilities OF SOUTHWEST WASHINGTON



Becoming a Family Caregiver

RESOURCES AND TIPS FOR A CAREGIVING JOURNEY

- Organize medications, paperwork, schedule
- Learn caregiving skills
- Learn about medical equipment and assistive technology <u>https://www.caregiver.org/resource/assistive-technology/</u>
- Give yourself permission to take a care of your own needs <u>https://www.caregiver.org/resource/taking-care-you-self-care-family-caregivers/</u>

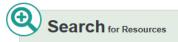
- Ask their doctor questions and take notes
- Internet search for their condition
- Talk to other caregivers and family members
- Join the Washington Caregiver Learning Portal
- Contact your local Area Agency on Aging





Understanding and accessing services

For information regarding Coronavirus (COVID-19), please visit the Washington State Department of Health Information page at https://www.doh.wa.gov/Emergencies/Coronavirus. Or contact your local health department.





Community Services, Volunteer Activities and Recreation



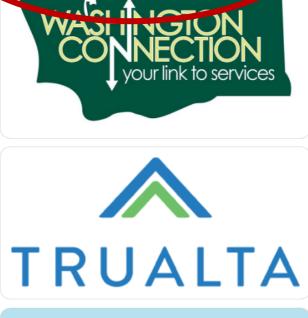
Disability Services and Supports



Employment and Education



End of Life Care



Washington Community Living Connections 1-855-567-0252

Q Site Search G Sel

Set Help

Connect to Local Services

G Select Language 🔻 🗛 🗛

- Have a family meeting –acknowledge that you need support and explain how family members can alleviate some of the tasks and stress.
- Make a list of tasks that need to be completed
- Family or friends who live out of the area can help too with banking, insurance and bills, ordering deliverable supplies like incontinence supplies, gloves etc.
- If not able to help, can siblings or other relatives pitch in to pay for a direct care provider?
- Or pay for medical Equipment or Assistive Devices?

- Take time away from caregiving, even short breaks (RESPITE) is helpful for your mental and physical health
- Learn about Washington's Paid Family and Medical Leave options
- <u>https://paidleave.wa.gov/</u>
- Take the Caregiver Stress Survey

Caregiver stress survey

- Join a Support Group
- Join Washington Family Caregiver Learning Portal
 <u>wacaregivingjourney.com</u>

Better Days With Practical Caregiving Support

On-demand answers for caregiving challenges precisely when you need them most. Explore our online lessons and events to get help today and every day.

wacaregivingjourney.com

- Free to all unpaid family caregivers in Washington
- Smart device- phone, tablet, laptop, etc.
- English and Spanish



A Lifeline For Caregivers

"Being transparent, I am in a bit in of shock over how much that improved my outlook on the day ahead. This group hit the spot."

"I'm kind of a private person, but this is a very lonely job. I'm feeling really isolated... so I thought I'd give it a try. I found that these are people in my same situation pretty much and they understand. So I find myself looking forward to the groups. It feels like it fills a gap."



- Health Care Directives <u>https://www.washingtonlawhelp.org/resource/health-care-directive-or-living-will</u>
- Power of Attorney
 - Financial
 - Medical

https://www.washingtonlawhelp.org/resource/questions-and-answers-onpowers-of-attorney

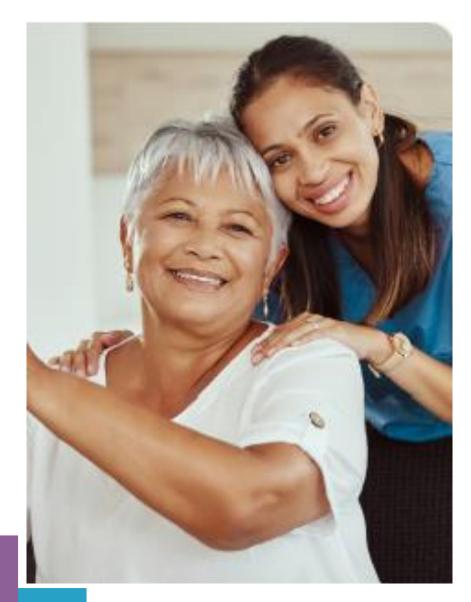
Will and Estate Planning

https://www.ncoa.org/adviser/estate-planning/estate-planning-guide-checklist/

• Protect the Care receiver's Assets

https://www.ncoa.org/adviser/estate-planning/estate-planning-guidechecklist/





- If you are a caregiver, now you know!
- If you know a caregiver, please educate them about the importance of
- Self care
- Resources
- Support
- Help from others

Resources Presented Today

Community Living Connections Washington Community Living Connections 1-855-567-0252 WA Caregivers Learning Portal wacaregivingjourney.com Lifespan Respite Washington www.lifespanrespitewa.org **AARP for Working Family Caregivers** https://www.aarp.org/work/caregiving-resources/ **Caregiver Stress Test** Caregiver stress survey **Kinship Family Support** home-and-community-services-kinshipcare/kinship-care

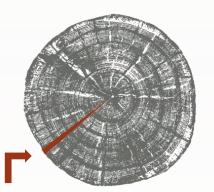
Health Care Directiveshttps://www.washingtonlawhelp.org/resource/health-care-directive-or-living-willPower of Attorneyhttps://www.washingtonlawhelp.org/resource/questions-and-answers-on-powers-of-attorneyWill and Estate Planninghttps://www.ncoa.org/adviser/estate-planning/estate-planning-guide-checklist/Caregiver Alliance- Assistive Technologyhttps://www.caregiver.org/resource/assistive-technology/

How the WA Cares Fund works

- Earned benefit
- Self-funded by worker contributions
- Works like an insurance program
- Only contribute while you're working
- Everyone covered at same rate regardless of pre-existing conditions
- No copays, no deductibles, and you never have to file a claim

Typical Income: \$50,091

Typical Contribution: \$291/year



Contributions

0.58%

Amount workers contribute from wages

Benefits

\$36,500

Lifetime maximum benefit (adjusted annually up to inflation)



Contributions began



Benefits available

0.58%

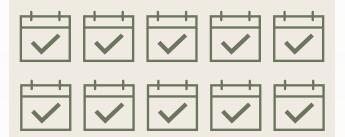
Affordable contributions across your career

\$35,000 annual salary		\$50,000 annual salary		\$75,000 annual salary	
Each year	\$203	Each year	\$290	Each year	\$435
Over 10 years	\$2,030	Over 10 years	\$2,900	Over 10 years	\$4,350
Over 20 years	\$4,060	Over 20 years	\$5,800	Over 20 years	\$8,700
Over 30 years	\$6,090	Over 30 years	\$8,700	Over 30 years	\$13,050

\$36,500 benefit amount will be adjusted annually up to inflation.

Qualifying for benefits

Lifetime access to full benefit Contributed for a total of 10 years without a break of 5+ consecutive years



Early access to full benefit

Contributed at least **3 of the last 6 years** at the time you apply

for benefits



FOR NEAR-RETIREES

Lifetime access to partial benefit

People born before 1968 earn **10% of benefit amount** for each year worked





To earn benefits, must work at least 500 hours per year (about 10 hours per week)

The benefit is flexible

Up to \$36,500 for any combination of services and supports, including:



Professional care at home or in a facility



Adaptive equipment & technology like hearing or medication reminder devices



Training & paying family member or friend to be your caregiver



Home-delivered meals





Home safety evaluations & environmental modifications like wheelchair ramps



Support & respite for family caregivers



Transportation

Must need help with 3 activities of daily living like bathing, dressing, eating, medication management

How far will the benefit go?



Family caregiver

Paying a family caregiver	\$31,300
10 hours/week for 2 years	
Care supplies	\$2,200
2 years of incontinence	
supplies	

Total

\$33,500



Home accessibility

Home safety renovations	\$15,000		
Electric wheelchair or scooter	\$2,600		
Weekly meal delivery	\$9,200		
7 meals/week for 3 years			
Total \$2	\$26,800		



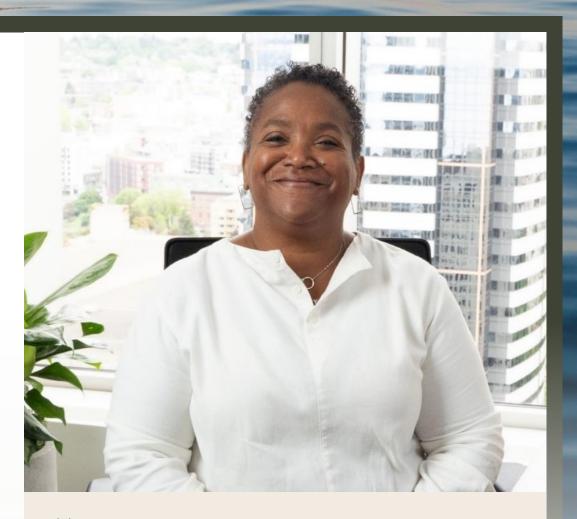
Temporary support & services

Part-time caregiver	\$31,300	
20 hours/week for 1 year		
Transportation to appointments	\$3,200	
for 1 year		
Crutches	\$50	
Total \$3	\$34,600	
	7,000	

Note: These are estimates and do not guarantee the cost of any services, which may vary based on your area and other factors.

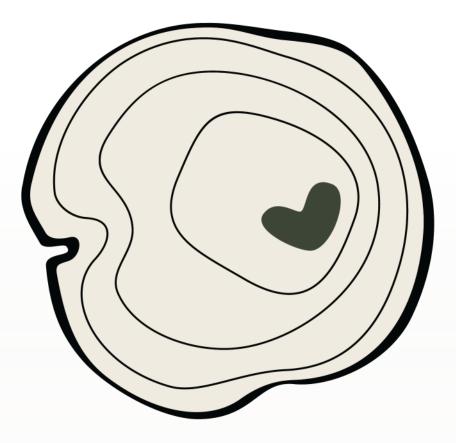
Taking WA Cares benefits out of state

- New law passed this year to allow workers to use their benefit outside Washington
- Starting in July 2026, workers can choose to continue participating in WA Cares if they move out of state
- Must have contributed to WA Cares for at least 3 years (working 500+ hours per year) and must opt in within a year of leaving WA
- Like other workers, out-of-state participants keep contributing during working years
- Benefits available starting July 2030



- If my family had WA Cares, I would've had a different reality. WA Cares and your ability to take it to another state is huge.
 - Kendall, family caregiver (Seattle, WA)

Audience Q&A





Thank you

Find webinar materials at <u>wacaresfund.wa.gov/webinars</u>

Follow us on Facebook, Instagram, and LinkedIn

Contact us by email

wacaresfund.wa.gov/ contact-us Contact us by phone (employers & exemptions)

833-717-2273

Contact us by phone (other questions) 844-CARE4WA