

## Help for Caregivers

Are you caring long-term for a sick or disabled family member or friend? If so, you may sometimes feel alone and overwhelmed. Luckily, there are resources to help you.

- Join a caregiver support group, either in-person or online. That can give you a chance to ask questions, get advice and share experiences. One place to find such a group is your local Area Agency on Aging (AAA). Find your local AAA by searching [eldercare.gov](https://www.eldercare.gov).
- Caregiving may mean you have less time to work and earn money. There may be ways to get some financial support for yourself while you care for your loved one, through government programs, an insurance policy, tax breaks, or financial support directly from your loved one, if he or she can afford it. Take a break by finding respite care, where a home care worker or nursing home takes over caring for your loved one for a short time.
- Hire a home care worker to help with daily tasks like feeding, bathing and dressing.
- You and your loved one may decide the best option is an assisted living facility or nursing home. Long-term care insurance may pay for this care. Or, if the care recipient doesn't have much money, Medicaid may pay.

It's good to connect with other caregivers. And, there are resources to help you. This guide explains:

- How you can connect with others for support
- Ways to get paid for caregiving
- Respite care, to give you a break
- Hiring professional help
- Finding assisted living facilities and nursing homes

### Connecting with Other Caregivers

Feeling like you're all alone? Talking to someone else can help. You might talk to a friend, family member, therapist or clergy member. Sometimes, the best person to talk to might be another caregiver. There are many in-person and online support groups you can join. Support groups can give practical advice, or just let you connect with others facing the same challenges.

To find in-person or online groups, call your local Area Agency on Aging (AAA). That agency supports older adults and their caregivers. Contact information for your local AAA is available at [eldercare.gov](https://www.eldercare.gov) and on [this list](#). Your local AAA may also help you find classes and information on how to provide care while keeping yourself healthy, too.

You can also call the AARP Caregiving Support Line (877-333-5885), or [visit AgingCare.com for a list of support groups here](https://www.agingcare.com).

## **Getting Paid for Caregiving**

Many caregivers have to quit their jobs or cut back at work. Understandably, they may wish they could get paid for their services. That can be difficult to arrange. Medicare pays for some nursing care, but not day-to-day tasks like helping your loved one to bathe or eat. Some options you could explore are:

### **Medicaid.**

If the person you are caring for doesn't have much money, he or she may qualify for Medicaid. Medicaid is a public health insurance program for low-income people. In some states, Medicaid will pay the person who needs care to hire a caregiver. That caregiver can be you. The program goes under different names, such as Cash & Counseling or a "participant-directed" program. The rules are different for each state. For more information, contact your AAA or your local Medicaid office. Or, try the [National Resource Center for Participant-Directed Services \(NRCPPDS\)](#).

### **Help for veterans.**

Various programs may help veterans pay their caregivers. For example, primary caregivers of disabled post-9/11 veterans can get a monthly payment. People caring for veterans of other wars may qualify for the Veterans Administration Aid and Attendance Pension Benefit. For more information, call the VA's Caregiver Support Line at 855-260-3274.

### **Long-term care insurance.**

If your loved one has long-term care insurance, the policy may pay for in-home help. Check the policy for details.

### **Claim your loved one as a dependent.**

Are you paying more than 50 percent of your loved one's expenses? If so, you may be able to claim him or her as a dependent on your taxes. That would give you a tax break. Talk to your accountant or tax preparer to see if you qualify.

### **Ask your loved one to pay you.**

If your family member or friend wants to pay you for care, it's important to understand what this will mean. First, other family members may object to the arrangement. Second, a series of cash gifts might affect your taxes. And, if your loved one later needs to be cared for in a nursing home, cash gifts can impact whether Medicaid will pay for it.

For all of those reasons, it makes sense to be formal. You may want to talk to a lawyer about how any payments or gifts could affect you and your loved one. Have the lawyer prepare a caregiver contract, with details about the care you're giving and the amount you're being paid. If you are being paid, you will have to declare the income on your taxes and the care recipient will declare the cost on his or her taxes. Your accountant can help you with this. The amount you're paid should be similar to the cost of professional home care services. That way, if your loved one later needs to be cared for in a nursing home, Medicaid may pay for it.

## **Taking a Break from Care**

Caregivers may qualify for low-cost or free respite care. Respite care means that someone else temporarily takes over caregiving, giving you a rest. Your loved one can stay in a nursing home

for a few days, or have a home care worker come to their home. Respite care may be for a short period, so you can go to the grocery store or to your own doctor's appointment. Or it may be longer, allowing you to take a vacation.

There are resources that can help pay for respite care, including public programs like Medicare and Medicaid. Your local AAA is a good place to look for respite care and resources for paying for such care. You also can find local respite care providers at the Access to Respite Care and Help (ARCH) National Respite Network and Resource Center at [archrespit.org](http://archrespit.org).

### **Finding Professional Help at Home**

If you need more than just a break from care, you can hire part-time or full-time help. A professional home care worker can help with daily tasks like bathing, eating and dressing. Some home care workers also provide basic medical care, like giving patients their medicine.

[This guide](#) from the Family Caregiver Alliance offers tips on the hiring process. It may also help you decide between using a home care agency or hiring a home care worker on your own. A good place to start looking for a home care worker is your local AAA.

You may want help paying for a home care worker. If so, you can try the same strategies listed under "Getting Paid for Caregiving." But, you'll usually have to pay for in-home care services directly.

### **Finding Nursing Homes and Assisted Living Facilities**

Ultimately, you and your loved one may find that it is not safe for her or him to live at home. There are two options for long-term care:

**Assisted living facilities.** These are designed for people who have difficulty living alone but who are generally healthy and don't need daily nursing care.

**Nursing homes (skilled nursing facilities).** These are for people who do need daily nursing care, as well as help with daily tasks.

**To find an assisted living facility or nursing home, you can ask:**

- Your local AAA
- A trusted doctor
- Your loved one's hospital social worker or case manager

You can also use [Medicare's Nursing Home Compare](#) website to look at quality scores for facilities near you.

### **Paying for a Nursing Home**

Medicare will pay for a skilled nursing facility for up to 100 days under certain conditions. The care has to be related to a recent hospital stay of three days or longer. Medicare will not pay for longer-term nursing home care.

If your loved one has long-term care insurance, that may cover assisted living or nursing home care. If not, long-term care can be very expensive. If he or she doesn't have much money, Medicaid may pay for nursing home care. Otherwise, your loved one will likely have to pay out of pocket for nursing home care until he or she "spends down" enough savings to be eligible for Medicaid coverage. It can be helpful to talk to a lawyer or caseworker about these options.

## **Your Action Plan: Getting Help as a Caregiver**

To help you care for your loved one and yourself:

- Get to know your local AAA, which you can find through [eldercare.gov](http://eldercare.gov). They can guide you to support groups, education and training resources, respite care and more.
- Join caregiver support groups, whether in-person or online, to share experiences and feel less alone.
- Try to get paid for your services as a caregiver.
- Use respite care to take a break from care.
- Hire a home care worker if needed.
- Consider an assisted living facility or nursing home if that is the best way to care for your loved one.