



Aging Prepared.®

An interactive workbook to help you plan to age at home, relocate to senior living, or receive medical or non-medical support

Dear Participant,

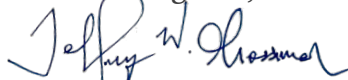
Welcome to the Aging Prepared workbook, workshop, and planning model: interactive resources to enhance your understanding of your options for future living arrangements and personal care planning.

With over a decade of experience in non-medical in-home care at Commonwise Home Care, we've seen many families realize that they need personal care and haven't planned for it. **While many people have made legal, financial, and healthcare preparations, planning for personal care needs often remains unaddressed until it becomes urgent.**

Our Aging Prepared Workshop, workbook, and planning model aim to fill this critical gap. Aging Prepared focuses on essential but less-understood aspects of aging, such as **where to age** and **which care systems are there to help**. Aging Prepared provides targeted insights and tools to help you and your loved ones make informed decisions, reducing stress and uncertainty about the future.

Thank you for allowing us to support you in this crucial part of your planning. We look forward to guiding you through these important considerations.

Warmest regards,



Jeffrey Grossman
Co-Founder and CEO,
Commonwise Home Care



COMMONWISE
HOME CARE

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The Aging Prepared Model

Congrats on taking your first step toward feeling prepared, informed, and confident about the care you may need in the years to come! In this workbook, we'll walk you through some basic information around planning and options for successful aging.



The Pre-Work: Reflect pp 3 - 8

Reflecting on our goals can help focus the way you think about your next chapter. In this section, spend some time thinking about *your why*.



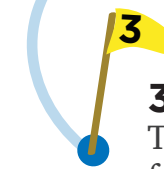
1. Where will I live? pp 9 - 18

Learn about where people live as they age. Explore options with varying levels of support, independence, and community.



2. Who will care for me? pp 19 - 28

Discover services and people who help adults make accommodations for successful aging.



3. What can I do now? pp 29 - 34

Take a step, talk to your family, or ask for help from the pros. Learn and plan. Don't wait and see.



The Pre-Work: Reflect

The Why

It has been said that those who know their "why" in life can bear almost any "how." **So what's your why?**

Ask yourself, **What is important to me as I need more care and support?** To avoid imposing on family members for my care? To be able to remain with my spouse? The main thing is to keep the main thing the main thing.

Can you pinpoint your top three goals for a chapter in your life where you may need care?

The How

As you consider your "why" and your major goals for care in the future, it's also helpful to start reflecting on **how** you'll meet those goals. You can consider the people and context of your future needs below.

Who will you count on for general care and support as you age?

Can you identify any existing expectations or concerns you have about receiving care?





Where are you on your journey?

There are many ways people approach aging. Some feel prepared and confident, while others feel unprepared and unsure. Where do you fall?

Do you feel prepared for your future care needs?

Being prepared means feeling confident, empowered, and in control of your options. If you're prepared, you've thought about what you want, and you know what steps to take should something come up.

If that's not you, you may be anxiously worrying about what the future holds. This can put you at risk for having to make big decisions in times of stress.

The risk & anxiety zone

When we opt for a "wait and see" approach to our care needs, unexpected issues (like injuries) can catch us off guard. If you don't know your options and/or you don't have a plan, you or your family may be facing big choices during a time of high stress.

Navigating home care or senior living options for the first time can make anyone a little anxious. And if you're a planner, not feeling prepared ahead of time may give you anxiety about the future.

Spectrum of Attitudes Toward Planning for Care

PREPARED

"I feel confident with the support I have lined up."

"I know my options, my preferences, and where to go when I'm ready."

"I have seen others go through this and I probably know my options."

"I worry about needing support in the future and don't know where to start."

"I'll wait and figure it out when something happens."

"I'm not thinking about where I will age or who will care for me yet."

NOT PREPARED

Risk & Anxiety Zone

Preference Inventory

Thinking about your preferences can help you know which options are right for you. Put a mark through the line depending on where **you find yourself** on the continuum.

←	1	→
I'm thinking about care needs alongside my spouse		I'm thinking about options for myself
←	2	→
I'm very active and healthy		I don't exercise or get out much
←	3	→
I look for a social environment where I live		I don't need to live in a social community
←	4	→
Others (ex:children) will be involved in my care		I'm doing this on my own
←	5	→
I am fiercely independent		I don't mind asking for help
←	6	→
I am a planner		I go with the flow
←	7	→
I want consistency in my care		As long as someone is caring for me, I'll be content.

7



Where do you imagine living?

8

As people reflect on their future, they often have a good sense of where they see themselves living. There are benefits of each option, and you will learn about them throughout this guide.

But before we go further, ask yourself:

Where do you picture yourself living later in life?

What questions do you have about living options?



Where will I live?

SECTION 1

Where will I live?



Thinking about **how** and **where** you will live as you age is an important first step in planning your future care. Regardless of whether you're considering the independence of managing your own care at home or are interested in the structured support of living in a community, having an idea of what you want can help you start thinking about where to live.

In this section, we will compare the pros and cons of staying in your own home with the benefits and restrictions of moving to specialized living environments. **Keep reading to learn more about:**

- **Aging at Home**
- **Independent Living**
- **Assisted Living or Memory Care**
- **Continuing Care Retirement Community**

Each option offers **different levels of support, independence, and community involvement.** By exploring the possibilities now, you can feel better prepared whenever you're ready to take the next step.

Aging at Home



“Aging at home” means growing older in your current home, rather than moving to an assisted living or long-term care community.

Staying in your home allows you to **maintain your independence** and stay in a **familiar environment**, with the necessary adjustments and support services to meet evolving needs.



INSIGHT

Many folks successfully remain in their homes as they age. Doing so, however, **requires planning and intentionality**. If remaining in your home is your goal, it is critical to make a plan, be prepared for quickly changing conditions, and know the healthcare and support service ecosystem.

In this setting, you or your loved ones will be responsible for coordinating health and support resources yourselves.

Things to consider:

- Do I have a reliable network of family, friends, professional service providers or neighbors who can assist me?
- How will I ensure I have the social interaction I need to prevent isolation?
- Am I prepared to manage my healthcare and non-medical needs, including scheduling appointments, managing medications, and coordinating with various care providers?

Here are some systems, people, and services that can make aging at home easier:

- **Personal Care Services (Non-Medical)**
- **Home Health (Medical)**
- **Geriatric Care Management**
- **Medication Management**
- **Home Modification Services**



REFLECT

What are my thoughts on aging at home?

Independent Living



When we talk about “independent living,” we’re talking about **living communities** that sometimes offer services like **community functions, meals, laundry, housekeeping,** and more. However, they **don’t include personal or skilled nursing care.** Independent living typically costs between \$2,500-\$5,000 monthly, on top of other fees.

Independent living also includes 55+ communities, where seniors purchase a townhome or condo which allows them to benefit from a low-maintenance environment.

INSIGHT

We call this style of living a “**cruise ship**” **approach.** Independent living helps **simplify your living situation** while offering amenities and opportunities for social engagement. This lifestyle involves downsizing, learning a new infrastructure, socialization, and selecting independent home care for any additional support. When it comes to care needs, **residents choose and hire their own caregivers** instead of relying on an in-house team to arrange care.

Things to consider:

- Can I see myself thriving in a more communal, socially active environment?
- Do I want to select my own care providers based on my unique needs and preferences, or would I rather delegate the task of arranging my care to another provider?
- Am I prepared to adjust or change my living arrangements if I am no longer able to coordinate or fund the care I need?

There are plenty of additional care options that fit well with Independent Living, including:

- **Assisted Living Consulting Services**
- **Personal Care Services (Non-Medical)**
- **Home Health (Medical)**
- **Geriatric Care Management**
- **Medication Management**



REFLECT

What are my thoughts on independent living?

Assisted Living or Memory Care



Assisted living or memory care communities provide around-the-clock care in a **residential setting** (rather than a clinical setting).

The estimated \$3,000 - \$10,000 monthly cost **can include meals, housekeeping, laundry, assistance with activities of daily living, and a variety of recreational and social events. Residents typically remain in these communities through** end of life, and eventually receive hospice care here as well.



INSIGHT

Assisted living models provide a community environment where resources and care services are shared among residents, offering a balance between independence and support. This gives older adults access to 24-hour on-demand support without additional cost. This can present challenges for older adults who require 1:1 care for extended periods of time. These residents may need to bring in additional care at their own expense.

Also, if you are moving with a partner, make sure to understand any policies about ensuring that spouses can live together.

Things to consider:

- What are my expectations for care continuity and personalization? How much of a say do I want over who is providing my care?
- Residents can typically give a 30-day notice at any time to move out.
- In some communities, a “respite stay” is an option for adults who need short-term care.

There are plenty of additional care options that fit well with Assisted Living, including:

- **Assisted Living Consulting Services**
- **Personal Care Services (Non-Medical)**
- **Home Health (Medical)**
- **Geriatric Care Management**



REFLECT

What are my thoughts on round-the-clock care?

Continuing Care Retirement Community (CCRC)



Continuing Care Retirement Communities offer a comprehensive “continuum of care” model designed to **accommodate residents’ changing needs over time**. Residents move in when they’re completely independent, and move through levels of care (from assisted living to skilled nursing care) within the same community.

CCRCs are a **long-term investment**, with buy-in fees ranging from \$200,000 to \$900,000 and ongoing \$2,000 to \$10,000 monthly fees. All future personal and medical care is typically covered under these fees.



INSIGHT

Many people find that having a full range of services and care on-site **provides a sense of security and convenience**. Though expensive, the predictable pricing structures for care services can **simplify financial planning** for long-term care. Residents could face additional costs if their care needs exceed covered services at a specific level of care.

Also, be aware that **couples with differing care needs** may be required to live separately at times.

Things to consider:

- How much do I value social engagement, recreational activities, or amenities such as dining services, fitness centers, and cultural programs offered by CCRCs?
- How do I compare the perceived security of moving to a CCRC against organizing my own care?
- Am I ready to make a long-term commitment?

There are some of additional care options that fit well with CCRCs, including:

- **Assisted Living Consulting Services**
- **Personal Care Services (Non-Medical)**



REFLECT

What are my thoughts on CCRCs?



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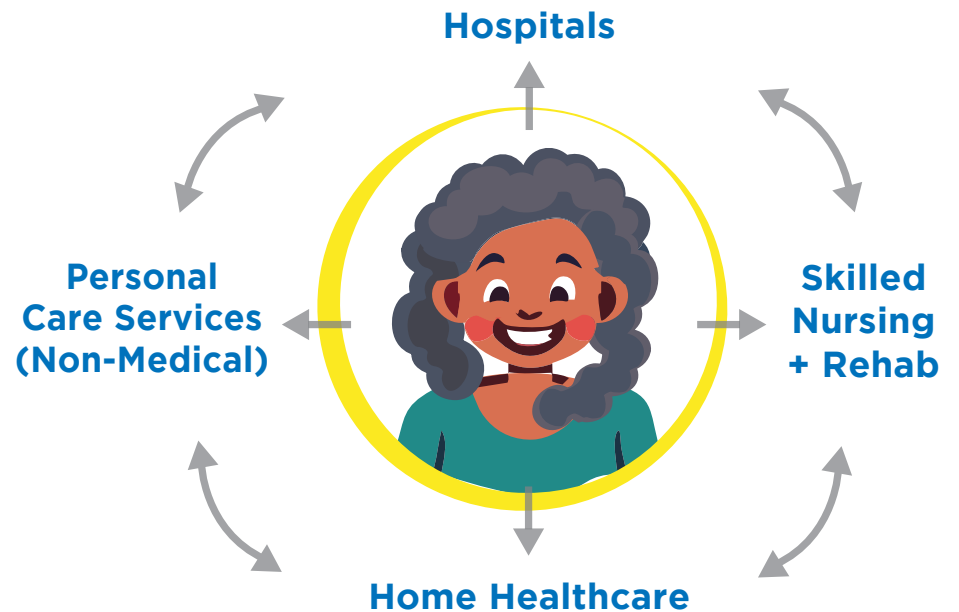
Who will care for me?

SECTION 2

Who will care for me?

Regardless of where you live, you may need **support and care from various medical and non-medical sources**. This can include hospitals, skilled nursing or rehab facilities, home healthcare organizations, and personal care services in and out of the home.

These systems work together to support people as they age, with a wide variety of services to meet individual needs. You can start at any point, switch between services as needed, use multiple services at a time, or even skip certain services entirely. Learning about these support services early can help you think more creatively about your options and make better decisions. **Providers include:**



Hospitals

As we age, the likelihood of hospitalizations increases. **Knowing what to expect** in these stressful situations can help us feel more at ease.

Here are several key insights that older adults (as well as those helping them) can use to prepare in the event of an hospitalization:



INSIGHT

A little prep work

- Put together a **list of medical information** (including medications) and emergency contacts.
- Consider who will take care of pets, pay bills, or manage other day-to-day responsibilities during a hospital stay. Make sure to communicate your expectations with your support system.
- Pack and store a bag with essentials such as toiletries, glasses, chargers, or hearing aids (cases and batteries), slippers, a robe, etc.



**Who
will care
for me?**



INSIGHT

Having an advocate

An advocate plays a crucial role in supporting and protecting your rights and interests, like:

- Talking to doctors and nurses on your behalf;
- Making sure you understand medical information;
- Helping you make informed treatment decisions;
- Ensuring your care preferences are respected;
- Assisting with paperwork and insurance;
- Coordinating communication between you, your family, and the healthcare team;
- Supporting you through your hospital stay and planning for discharge.

Reminders for leaving the hospital

Hospital discharge planners are there to help move you to your next location, not give detailed advice. So keep in mind:

- **You can choose** which skilled nursing facility, home healthcare group, or personal care service you want to use.
- Being sent home with “home healthcare” doesn’t mean it will include help with any of your personal care needs.

 **INSIGHT**

Geriatric Care Managers

Geriatric Care Managers are specialized professionals who **help families manage and coordinate care for aging relatives**. Geriatric care managers focus on health and psychological care, along with ensuring the best living arrangements for their clients. In the context of SNFs, geriatric care managers can:

- Closely **monitor the care** provided, especially in the first few weeks. They won't hesitate to raise concerns or ask for adjustments to the care plan as needed.
- Establish a **good relationship with the caregivers** and medical staff to ensure your needs are prioritized. They maintain regular, constructive communication on your behalf.
- Learn what criteria the facility uses to determine when a resident is ready for discharge and **help prepare you for what comes next**.



Insider Tip

Use **www.aginglifecare.org** to find a certified Geriatric Care Manager in your area.

Skilled Nursing Facility (SNF)

A skilled nursing facility (SNF) is a healthcare center providing high-level medical care and assistance with daily activities, supervised by licensed nurses.

People typically stay in an SNF for rehabilitation after a hospital stay, for recovery from surgery or illness, or for long-term care when they need constant medical attention. SNFs are designed for **people who require more care than can be provided at home or in an assisted living facility**.

Choosing a Skilled Nursing Facility

Unfortunately, the quality of care and overall experience of being in a SNF can vary greatly. Even in the best situations, most older adults are eager to leave a SNF as quickly as possible, regardless of its reputation or quality of care. Often, the treatment plan includes rehab after an injury or surgery, which involves physical therapy that can be exhausting and painful.

Advocacy is the most important factor to ensure that your needs are met in a SNF, just as in the hospital setting.



Home Healthcare Services

Home Healthcare offers **medical care in the comfort of one's own home**, provided by licensed professionals such as nurses and therapists. These services are ideal for individuals recovering from a hospital stay, managing chronic illnesses, or needing specialized care such as wound care, physical therapy, or medication management.

Many people believe that home healthcare is *all* they need to safely return home after leaving the hospital. However, **home healthcare offers limited, occasional services**. Most people also require help with daily tasks like bathing and dressing. This requires arranging and paying for extra non-medical personal care services alongside home health. And remember, **Home Healthcare ≠ Personal Care Services**.

Choosing a Home Healthcare Organization

Your first question is whether the organization can provide coverage **where you live**. If you're leaving the hospital, the discharge planner will provide a list of organizations but may encourage you to use hospital-owned services. Remember, you have the right to request other options. Not all organizations offer the same services or levels of support.



Qualifying for Home Healthcare

Home healthcare may be covered by Medicare, Medicaid, private insurance, or veterans benefits. You may qualify for home health if you have:

- **Physician's Order:** Home healthcare usually requires a doctor's order stating that the patient needs medical care at home. This might include nursing care, physical therapy, occupational therapy, or speech therapy.
- **Homebound Status:** Many insurance plans, including Medicare, require the patient to be considered "homebound." This means it is extremely difficult for the patient to leave home due to illness or injury, and if they do, it requires a considerable and taxing effort.
- **Specific Care Needs:** The patient must need specific skilled services, such as wound care, injections, physical therapy, or monitoring of vital signs.
- **Periodic Review:** The need for home healthcare must be regularly (eg., every 60 days) re-evaluated and re-certified by a physician.



Personal Care Services (Non-Medical)

Personal care services provide **non-medical assistance with daily living activities** such as **bathing, dressing, meal preparation, and mobility** within the comfort of one's own living space.

These services are designed for people who are looking for help with routine tasks that help maintain their independence and quality of life. Personal care can range from \$30 - \$45 hourly.

Choosing a Personal Care Services Agency

This decision impacts the quality of care and support older adults receive. We recommend that people:

- Choose an agency that truly **respects and fairly compensates their caregivers**.
- Look for agencies that invest in **thorough training** and development for their staff.
- Ensure that the agency focuses on matching you with **compatible caregivers** for consistent care.
- Pick an agency that is **proactive and responsive** to the challenges inherent in caregiving, ready to address and solve issues as they arise.



INSIGHT

Personal care at home and in assisted living

- **At home** Older adults receive personalized care directly from a caregiver they select themselves. This includes **assistance with activities of daily living (ADLs)** such as bathing and dressing, as well as help with cooking, cleaning, getting around, and socializing.
- **In an assisted living setting** Caregiving staff are shared among residents and focus on personal care tasks. Different community staff support activities like transportation or household chores. Residents can also hire personal care aides for more individualized care and companionship.

Paying for personal care services

- **Long-term Care Insurance:** If available, long-term care insurance policies can provide coverage for non-medical in-home care.
- **Private Pay:** Many families pay for these services out-of-pocket.
- **Not Covered by Medicare**

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What can I do now?

SECTION 3

3 What can I do now?

Taking action can help you feel more prepared. From our experience, it helps some people just to know that there are smart, kind people ready to help when change comes.

This section is not meant to be prescriptive — to tell you exactly which steps to take next on your journey as you prepare for older age. Rather, we're here to help you consider what you've learned about planning for care, and leave you space to think through how you'd like to take action.

Example first steps include transitioning to delivery for your medications, installing grab bars around your home, asking family members to be involved, talking to your peers about their experiences, meeting with a placement firm, signing up for an information session, or interviewing a geriatric care manager or home care company.

What are two small steps you could take?



Your Care Plan



My Top 3 Living & Care Goals for my later years (ranked by what's most important)

- 1.
- 2.
- 3.

What is your preferred setting if you need care and support as you age?

- At home with a caregiver
- At a continuing care retirement community (CCRC)
- At an assisted living community
- At a family member's home
- Other (Please specify) _____

Have you placed any waitlist deposits? _____

Fill in the blanks with your ideal contingency plans:

★ **Example:** If my spouse passes away,
 ★ I would want to move in with my adult children

If _____,

I would want to _____

If _____,

I would want to _____

If _____,

I would want to _____

Who are your emergency contacts and key relationships? (Name, Relationship, Phone, Email)

Do you have a long-term care insurance policy?

- No
- Yes (if yes, see below)

Insurance Company Name: _____

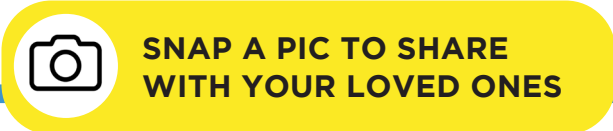
Policy Number: _____

Location of Physical Policy Documents: _____

Name your healthcare advocate, someone who can represent your interests in a medical setting:

Your Healthcare Advocate's Name: _____

Contact Information: _____



Your Care Plan



A few more items you may want to consider beyond the Aging Prepared scope.

Do you have an Advanced Directive?

- No
- Yes, and the documentation is located:

Do you have a Do Not Resuscitate (DNR) order?

- No
- Yes, and the documentation is located:

Primary Care Physician:

Name/Contact: _____

Specialists (e.g., Cardiologist, Endocrinologist):

Name/Type/Contact: _____

Other Providers (Physical Therapist, Chiropractor):

Name/Type/Contact: _____

Preferred Hospitals or Skilled Nursing Facilities:

Name/Contact: _____

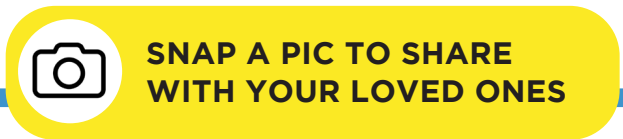
Which legal documents do you have prepared and where are they located for safekeeping?

Example gray filing cabinet in the office

- Will _____
- Financial Power of Attorney _____
- Healthcare Power of Attorney _____
- Living Will _____
- Trusts _____
- Other (Please specify) _____

What types of financial assets do you possess and how can they be accessed (location or contact)?

- Bank Accounts (Checking and Savings) _____
- Investments (Stocks, Bonds, Mutual Funds) _____
- Life Insurance Policies _____
- Real Estate Properties _____
- Retirement Accounts (IRA, 401(k)) _____
- Other (Please specify) _____



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More online at:
[commonwisecare.com/agingprepared](https://www.commonwisecare.com/agingprepared)



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Commonwise Home Care**

Have outstanding questions? Looking for someone to meet with 1:1 to discuss options? Did you like this guide? Interested in a free community session?

Please reach out. We'd love to support you on your journey.

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