

 LEISURE CARE

## **MEMORY CARE:**

Your Guide to  
Alzheimer's and  
Dementia Care

# Introduction

When you are the primary caregiver for someone with Alzheimer's and dementia, it can be hard to turn over the reins to memory care professionals. You know your loved one's routine, needs, and desires better than your own. However, as dementia progresses, memory care can become necessary for many caregivers and people living with dementia.

We understand that families do everything they can to care for loved ones who have Alzheimer's disease and related forms of dementia. We also know that with caregiving comes inevitable stress on family relationships and finances. Caregiver guilt is real and can be incredibly painful. However, today's senior living communities are true partners in care, coming alongside families and offering specialized care services for people effected by the disease. In fact, finding a community for a loved one is often the most

loving thing a family can do. These communities often offer specially trained staff who understand how dementia affects individuals and families and then offers services to help residents with this condition live their best, most meaningful, and purpose-filled life.

At Leisure Care, we empathize with the challenges of caring for someone living with memory loss. Our memory care communities are loving, positive, and dedicated to helping residents feel safe and secure. To top it off, they do it with a healthy dose of patience, spontaneity, flexibility, humor, and fun.

Leisure Care memory care communities are specially designed environments supporting those living with cognitive challenges brought on by Alzheimer's and related forms of dementia.



# Difference Between Dementia and Alzheimer's

Alzheimer's and dementia are two terms often used interchangeably to describe a condition with symptoms that include memory loss and cognitive impairment. While the two conditions are connected, the two terms are actually quite different and understanding the differences between the two is important for people living with the disease, family members, caregivers, and medical professionals.

## What is Dementia?

Dementia is actually the name of a group of conditions that includes Alzheimer's and other forms of dementia.

Additionally, dementia is more than mere forgetfulness. To be diagnosed with dementia, an individual must have trouble with at least two of the following cognitive abilities:

- Memory
- Communication and speech
- Focus and concentration
- Reasoning and judgment
- Visual perception (including trouble detecting movement, differentiating colors, or experiencing hallucinations)

Different symptoms are associated with each type of dementia and many symptoms overlap, making the exact type of dementia difficult to diagnose. One individual can also have more than one type of dementia. Sharing medical history, signs, and symptoms, as well as taking cognitive exams and even undergoing brain imaging scans can help medical professionals diagnose dementia correctly.

There are many different causes and types of dementia – one of which is Alzheimer's disease. Other types of dementia include vascular dementia, dementia with lewy bodies, frontotemporal dementia, Creutzfeldt-Jakob Disease, and Huntington's disease.

## What is Alzheimer's Disease?

Alzheimer's is a progressive condition that becomes worse over time. There is no cure and no proven way to stop or slow the disease.

Alzheimer's is the most common form of dementia with 60–80% of all dementia diagnoses being Alzheimer's disease. Because of this, many people use dementia as an umbrella term to describe Alzheimer's.

Alzheimer's is very hard to diagnose, and, until recently, was only able to be diagnosed posthumously. Now, with technological advances being made in brain imaging, medical professionals have better insight into the brain and can see if the proteins associated with Alzheimer's are present. If they are, it is possible the individual has Alzheimer's. If the proteins are not present, Alzheimer's cannot be diagnosed. Doctors also use cognitive tests that examine a person's memory, learning, and cognitive ability to diagnose the disease.



# What is Memory Care?

Memory care communities are designed to meet the unique needs of people living with dementia. Beyond forgetfulness, dementia symptoms can include delusions, agitation, extreme personality changes, confusion, and disorientation that can put you and your loved ones at risk.

When a senior has Alzheimer's or a related form of dementia, they eventually require around the clock expert care in a safe and secure environment. Their needs often exceed what family caregivers can provide at home. Memory care communities employ well-trained caregivers who specialize to meet the very specific needs of people with cognitive impairment. Providing expert care, numerous safety

features, and a supportive staff available, these communities encourage and empower people and families coping with dementia.

More than just a place to live, memory care communities incorporate the latest research and use proven therapies to engage people with dementia, offering different ways for seniors with the disease to feel a strong sense of purpose, satisfaction and enjoyment. With expertly trained staff, state-of-the-art resources, dementia-friendly dining, brain fitness games, appropriate exercise classes, and more memory care is a place where seniors with dementia can be comfortable and safe, making the most of every day.

## Signs it's Time for Memory Care

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We know that families are doing all they can to provide compassionate and loving care services. We also know that dementia, at a certain point, requires specialized care from people who are well-trained to meet the needs of people living with dementia. So, how do you know when you can no longer provide the care your loved one needs? These indicators may signal that it's time to make the move to a memory care community.

### 1. You worry about your loved one's safety all the time

No matter if your loved one lives alone, with you, or in an assisted living community, if you are constantly worried about his or her safety, it may be time to make a change. Memory care communities are designed to meet the specialized needs of people living with dementia and with specially trained caregivers, they can keep your loved one safe around the clock.

### 2. You see sudden personality changes in your loved one

As dementia progresses, many people experience significant personality changes and can develop confusion and agitation that leads to sudden

personality changes. If your loved one is exhibiting these signs, it may be best for your loved one to move to a memory care community. Memory care communities are familiar with these symptoms and know how to help your loved one work through emotions in a more productive manner.

### 3. You are experiencing caregiver burnout

Caregiver burnout is very real and caring for someone with dementia is emotionally and physically exhausting. Many caregivers let their own health suffer while they are taking care of a loved one and caregiving alone is not a sustainable situation. Memory care communities are partners in caregiving and can give you rest while still involving you in important care decisions.

#### **4. Your loved one is neglecting finances**

If your loved one is living alone, take note of their mail. Are you seeing late notices on unpaid bills? What about creditor and collection notices? Have an open and honest conversation with your loved one about their financial situation. Neglecting finances is one of the first signs of dementia for many and can leave your loved one open to financial scams, putting their finances at risk.

#### **5. Your loved one is neglecting personal care**

Unwashed or wrinkled clothing, body odor, unkempt hair, and other personal hygiene issues are another sign that it may be time to move to memory care. It can mean your loved one is missing standard hair and nail appointments, or forgetting basic grooming like bathing. Memory care services will include personal care and assistance with activities of daily living that help your loved one stay on track.

#### **6. Your loved one wanders**

If your loved one wakes in the middle of the night or becomes confused and disoriented he or she may wander. Wandering can be extremely dangerous as your loved one will walk and not realize where they are, or how to get back home. It can put seniors in dangerous situations and leave them exposed to harsh elements in the winter and summer. Memory care communities are secured and often have enclosed outdoor spaces to keep your loved one from wandering off without a caregiver.

#### **7. Living conditions are subpar**

Early dementia can sometimes present itself as hoarding. If you see that your loved one is no longer caring for his or her home, mail is piling up, food is spoiled in the refrigerator, dishes are left out, and other household messes become uncontrollable, it may be time to move to a memory care community.

Memory care communities include housekeeping and linen services, helping your loved one stay clean and well in their apartment home.

#### **8. Your loved one is isolated and lonely**

Getting out with a loved one with dementia can be difficult for caregivers and it's very easy for people with dementia to sink into isolation. Feelings of isolation and loneliness can increase the risk of depression. Memory care communities have active and engaging calendars with activities that are specifically designed for people with dementia. Activities are meant to be purposeful and fun while also mitigating some of the agitation and anxiety dementia brings.

#### **9. Your loved one has unexplained physical changes**

Weight changes, changes in posture, and mobility problems can all indicate that your loved one needs more assistance. It may be that your loved one is forgetting to eat, or that he or she forgot they already ate and are eating again. Slow movements may be an indicator of confusion or disorientation. Memory care communities will closely monitor your loved one's nutrition and wellness making sure that he or she is eating well.

#### **10. You want to restore your relationship with your loved one**

Over time, as dementia progresses, you have become your loved one's caregiver. It has changed your relationship and now you spend more time managing their care than anything else. Moving to memory care can help you regain that relationship so that you get to spend time with your loved one doing the things you love to do together while someone else handles the professional care.

# Paying for Memory Care

## 1. A traditional approach

This may be the most straightforward and best option for those who have the savings or income to pay outright for memory care. Most families pay for the cost of full-time residential memory care out of pocket.

## 2. Long-term care insurance

Long-term care insurance is a type of insurance policy that will reimburse residents a daily amount for assistance with activities of daily living (ADLs). Policies should be purchased in advance of needing care. Receiving actual benefits will be determined by a health assessment completed by a nurse or social worker who will determine if you actually need long-term care. Once approved, your care manager will approve a Plan of Care that will let you know your coverage.

## 3. Veteran Benefits

Eligible United States military veterans may be able to use their benefits to pay for memory care and long-term care. Veterans may be eligible through standard medical benefits for a health evaluation, adult day health care, respite care, and skilled home health care. Veterans may also be able to use disability pay and their veterans pension to fund long-term care. A quick two-minute questionnaire from [VeteranAid.org](http://VeteranAid.org) can help you determine eligibility for the Aid & Attendance Allowance that may also pay for additional assistance.

## 4. Medicaid

Medicaid is a federal and state-run program that helps people with low income afford medical care. Once your state determines your eligibility, Medicaid can determine your eligibility for long-term care coverage. Medicaid covers home health care as well as personal care services and even long-term stays in senior communities. Eligibility and coverage varies depending on location and needs. Not all memory care communities accept Medicaid, so it's important to ask when researching communities.

## 5. Medicare

Medicare is the primary source of health care coverage of seniors 65 and older. Medicare can help pay for medical care for people over the age of 65, people with specific needs under the age of 65, and care for people of all ages who have end-stage renal disease. It is important to note that Medicare does not cover the custodial long-term care often required for people with dementia. While Medicare does not typically cover long-term care costs, they will pay a percentage of costs for a shorter stay in a skilled nursing facility and hospice care if certain conditions are met.

## 6. Working with real estate assets

There are two major ways to use real estate assets to pay for long-term care, like memory care. The first, home equity, or real property value, is the market value of your home less the balance of all liens on the property. For example, if you buy a home for \$200,000 and made a 20% down payment on the home, your home equity is \$40,000 (20% of the total cost of the home). As the value of your home increases or decreases so does your home equity. Home equity loans allow the borrower to take a loan against their home equity and then the borrower could use that money to pay for long-term care services. The second is known as a reverse mortgage and is similar to a home equity loan in that borrowers can convert all or some of their home equity into cash, but is only available to people over the age of 62 and does not require monthly payments. In fact, the loan does not

have to be repaid until the home is sold. In this type of loan, the lender would pay the borrower a monthly amount, thus the name, “reverse mortgage.”

## 7. Life insurance

There are a variety of ways that life insurance can help pay for memory care. If your life insurance policy has a cash value, policy owners can access cash through withdrawals to pay for long-term care. The policy could also be sold to pay for care in what is called a “life settlement option.” A life settlement option can produce up to three times the amount of money as accessing cash through withdrawals. If the policy owner is terminally ill, the policy can be sold through what is known as a viatical settlement. In this option, proceeds from the sale of the policy are usually income tax-free.



# How to Find a Memory Care Community

When choosing a memory care community, it's important to find a place that both you and your loved one are comfortable, knowing your loved one will receive high-quality care in a safe and loving environment. Here are some important things to look for and some questions to answer before committing to a memory care community.

1. **Visit more than one community** – even if the first one feels like the right fit. Take a tour, join residents for a meal, and talk with the staff to gain more insight into what the community culture has to offer.
2. Visit communities you are considering **more than once**, at different times of the day.
3. Explore **financial planning and payment plans** – including what happens if the person with dementia runs out of money. Not all memory care communities accept Medicaid so it's important to have a solid financial plan in place.
4. Understand how much **family involvement** is welcome at the community and how the community will communicate any changes in the care plan.
5. Explore the **programming and activities** at the community and ensure they have active and engaging programs for people in all stages of dementia.
6. Ask if your loved one will be able to bring **familiar items from** home and see a room like the one where they will live.
7. Understand the community's **discharge policy** and learn what will happen if your loved one needs a change in community due to the availability of continuing care.
8. Stay for a meal and **examine the menu** for nutrition and dementia-friendly options. Ask the staff how they monitor the nutrition needs of each resident and if they are available to meet special dietary restrictions.
9. Ask about the **training of the staff**. Have they been trained to work specifically with people who have dementia?
10. Note the apparent **well-being of residents**. Are they comfortable, relaxed, and involved? Are they well-groomed, dressed appropriately, and clean?
11. Don't be afraid to ask the **difficult questions** of end-of-life care and hospice availability.

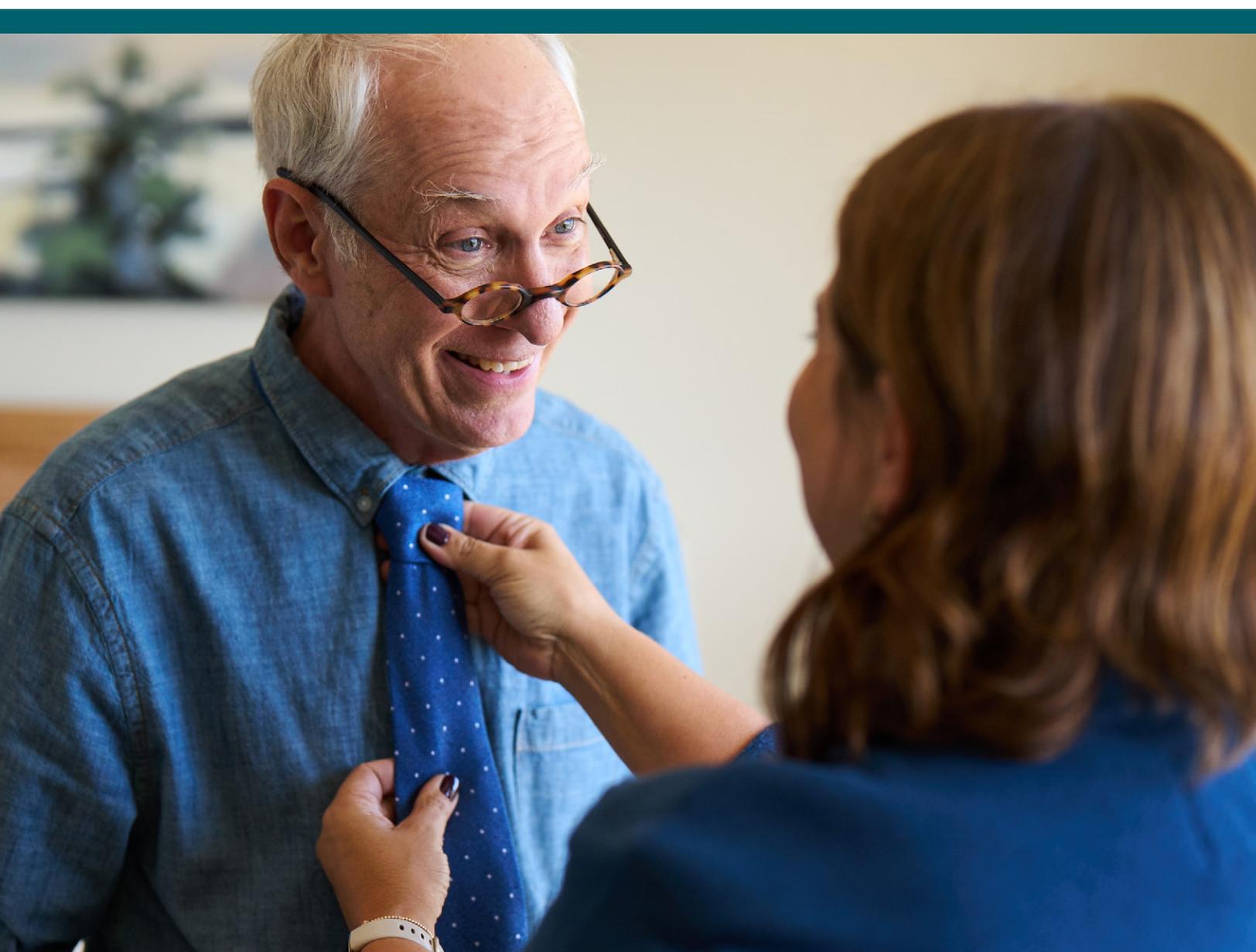
# Memory Care Services

Memory care is designed to come alongside families coping with a dementia diagnosis, to ease the stress of caregiving, and ultimately, to improve the quality of life for the person living with the disease. Each Leisure Care community offers different services based on the needs of our residents, but here are common services offered at memory care communities.

## Common services offered include:

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- Dementia-friendly menu options
- Secured building to prevent wandering
- Therapies to manage behavioral and psychological symptoms of dementia
- Exercise programs for people with dementia
- Poetry and art therapies
- Medicine management
- Assistance with activities of daily living
- On-site support groups for family members



# Tips for Visiting a Loved One in Memory Care

Here's what you need to know to make the most of your visits with a loved one in a memory care community.

## 1. Identify yourself

No matter where your loved one is in the progression of the disease, always introduce yourself first. Dementia can cause confusion and disorientation so be in direct eyesight of your loved one, at his or her level, and with a smile, introduce yourself and your relationship to him or her. This will become increasingly important as the disease progresses and facial recognition can become difficult for your loved one.

## 2. Approach your loved one slowly and in their line of vision

As we age, we lose peripheral vision and this loss of vision can be accelerated in people with dementia. To help your loved one be more comfortable and not feel threatened, do not approach them from behind. Walk slowly and steadily towards them to ensure they are comfortable with your approach.

## 3. Speak slowly and in short sentences

Speak at about half the speed of your normal tone and speak in short sentences. As dementia progresses, your loved one is processing language at a slower rate. Give them time to internalize what you said by speaking slower and simpler.

## 4. Bring favorite and familiar objects

Bringing objects that you know your loved one will appreciate can help alleviate the tension. This could include a favorite and familiar album or CD, a favorite book, even a child or a pet if the community allows. This can give your loved one a sense of belonging and home in a new environment.

## 5. Don't argue – divert

This is true in every step of the disease. It will do no good to argue with someone who has dementia. Enter his or her reality and understand that it's okay to tell little white lies here. Divert the conversation but do not enter into an argument if your loved one is saying things that are not true. Remember, it's true to them.

## 6. Think through meaningful activities to do together

Come prepared with things to do. Today's memory care communities often have robust programming so time your visit where the two of you can attend an art class, or go to a poetry reading, or even spend some time tending to the community garden. If your timing does not work for a community event, you could bring a book to read together, watch a favorite movie, or sing favorite songs.

## 7. Be okay with silence

Some days you and your loved one may not have much to say. That's okay! This can be a difficult time for your family. It's okay to sit in silence and just be together.

## 8. Be familiar with the rules of the community

You chose this community for a reason and chances are, you and your loved one feel comfortable here. Be open with the staff and ask them about their rules and policies. They will be able to tell you how to best navigate your time together and ensure a seamless transition into community life.

## **9. Change the scenery, if possible**

If possible, go for a walk around the courtyard or community. Get fresh air and enjoy being together without the background of a new environment.

## **10. Don't overstay your welcome**

As with most things, short and sweet is better than long and empty. Know that your loved one is getting used to a new lifestyle, a new environment, new people, sometimes even new medication. All of these changes can make them more tired than normal. Spend your quality time together but don't feel like you need to stay longer than appropriate. Visits between a half-hour and an hour are usually a good timeframe.

## **11. Consider the timing of your visit**

Take a look at the community calendar and note when certain therapies are being provided, when your loved one can rest, or when they are eating to determine the best time for you to visit. Ask the staff if they recommend an optimal time to visit during the day.

Generally speaking, morning visits are usually better than evenings because as dementia progresses, many people experience sundowning. A common symptom of dementia, also known as "late-day confusion," sundowning causes agitation and increased confusion into the late afternoon and evening.

## **12. Keep visiting even as the disease progresses**

Even as the disease progresses and your loved one may be unable to recognize and identify you, studies show that emotional memory is retained. This means that although your loved one may not know you, they recognize their emotion and can remember that emotion, even after forgetting the event that caused that emotion.

# Leisure Care's Approach to Memory Care

Like everything else about Leisure Care, we do memory care a little differently. Opal by Leisure Care®, our signature memory care program, is based on our whole-person approach. By tailoring our services to meet the unique physical, social, and emotional needs of your loved one we ensure that each day is filled with purpose and meaning. We don't take an umbrella approach to caring for someone living with dementia.

The experience is unique, and our program uses a combination of our residents' life story and our seven pillars of wellness to ensure that your loved one is comfortable, cared for, and celebrated in their own individualized way.

## The Seven Pillars of Wellness

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**Physical:** We focus on the unique physical abilities of our residents to provide opportunities in both group and private sessions with our signature PrimeFit fitness program. In addition, we take into consideration our residents preferences and life story to create active moments throughout the day.

**Social:** Everything from scenic drives, themed dinners, holiday events and excursions we ensure our residents feel included in society and maintain important social connections.

**Experiential:** By providing both familiar and new experiences like visiting a state park, attending a concert, or an impromptu local excursion our residents have opportunities to experience the very things that have been important to them their entire lives.

**Emotional & Spiritual:** Spirituality can mean many different things to different people. We draw on our residents life story to provide daily opportunities to reminisce, converse, and practice spirituality in ways that are important to each person.

**Creative & Artistic:** Activities that elicit expression and provide sensory stimulation, like drawing, clay sculpting, or flower arranging are just a few of the ways residents can express themselves creatively each and every day.

**Therapeutic:** Our goal is to offer daily opportunities for residents to complete tasks with a purpose. We find that tasks, like watering plants or helping the staff, become quite meaningful for residents.

**Sensory:** We know that individuals living with a diagnosis of dementia often experience and express themselves through the five senses. The Opal program provides daily opportunities for our residents to positively interact in our community through what they see, hear, touch, taste, and smell.

# Getting Started

No matter where you are in your caregiving journey, it's wise to start seeking memory care options for your loved one. The first thing you need to know is that you are not alone on this journey. Making the decision to move to a memory care community is important and choosing the right one at the right time can feel overwhelming. Leisure Care is your partner in your search for memory care. We are proud to come alongside families on this journey as a trusted advisor and friend. With years of experience in helping families navigate Alzheimer's and related forms of dementia, we are here for you.

At Leisure Care, we hire care partners who empathize with the challenges of caring for someone living with Alzheimer's or related forms of dementia. They're loving, positive, and dedicated to helping residents feel safe and secure. To top it off, they do it with a healthy dose of patience, spontaneity, flexibility, humor, and fun.

Our memory care communities are specially designed environments to support those living with cognitive challenges brought on by Alzheimer's and related forms of dementia. Contact a Leisure Care community near you today to find the help you've been looking for, providing premium care for your loved one.

