

Caregiver Headlines

Caregivers Can Get Paid

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There are ways for caregivers to get paid for caring for their loved one.

The average caregiver spends 20 hours a week helping care for an aging parent or their relative. This time commitment is equal to having a part-time job. Caregivers often wonder if they could get compensated for the care they provide for their loved one. Here are ways your commitment to your loved one can result in more money in your pocketbook, either from direct cash payments or federal income tax breaks.

Direct Private Pay

The first possibility is for your loved one to pay you directly for hours spent helping them with domestic, personal care and medical related duties. This is becoming more common, but if you do this it is important you have a caregiver contract in place.

A caregiver agreement proves that a parent is paying for a service and not giving a gift. A history of cash gifts can disqualify your loved one from future Medicaid enrollment, which pays nursing home fees for those who cannot afford them.

If caregivers do decide to enter a private pay relation-

ship, they must:

Pay tax on their earnings and your loved must report the payment on their income tax forms.

Make the hourly rate in line with the national average pay for home health aides, which is about \$10 an hour.

Caregivers might be tempted to accept payment off the books from your loved one, but that is risky because of the Medicaid issue. Cash strapped states are being very strict in determining eligibility, and they can request the past five years of bank account and tax records.

Long-term Care Insurance

Check your loved one's long-term care insurance policy. Some plans, although not many, offer a cash benefit that allows the policy holder to spend a certain amount of money each month on in-home assistance. It is important to note that these policies are expensive, and most carriers will not even sell these policies because the possibility of fraud is so high. However, there are a few policies that do offer a cash benefit that allows the policy

holder to spend a certain amount each month on in-home assistance.

Dependent Tax Exemptions

If you are caring for a relative but none of the direct pay options fits your situation, consider whether you qualify for claiming your parent as a dependent on your income tax return. Your mom and dad do not need to live with you, but you do have to provide more than 50 percent of their basic living expenses, including housing, food, clothing and other necessities. Some possibilities include paying the rent or helping pay for your parents assisted living cost.

The exemption is the same as what you would get for a child: \$3,700 for the 2011 tax year for each care recipient. But here is the caveat: Your parent's earnings, excluding Social Security, cannot exceed the deduction amount, in this case, \$3,700.

If the caregiver is not married and your parent qualifies as a dependent, you can also save on your taxes by filing as head of household.

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Caregivers Can Get Paid cont.



Caregivers should decide what plan would work best for their caregiving situation.

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Gears & Gadgets



The Personal Reminder Pendant is available from the Alzheimer's Store for \$194.95. Pendant can be ordered online at www.alzstore.com

The Personal Reminder is the perfect assistant to a person in the early stages of Alzheimer's. It will "beep" and remind you of one-time appointments or for repeated daily, weekly or monthly events. At the right time the small pendant, worn around the neck or carried in a pocket will beep. Pressing the big blue button on the pendant will play a recorded message in a familiar voice. Note: Not intended to be used or relied upon as a medical safety reminder, or substitute for proper caregiving. And not easily programmed for casual short term reminders, such as "Turn off the stove" (in three minutes).

Product Features

- Lightweight pendant measures 1-1/2"x 1-1/2"x 5/8" thick
- Pendant can be worn around the neck as a necklace or carried in a pocket
- Pendant operates on a single AAA battery (included)
- Necklace included
- Speaker and microphone are right in the pendant
- The front side is for Listening and receiving Messages, the back side is meant for sight and Exclusive to the Programmer with a hidden door to all buttons and screens.

Library Resource Hours

Fayette County: Evans Public Library
 521 5th Street
 Vandalia, IL

10:00 a.m. — 1:00 p.m. (by appointment only)

Next Visits: February 7
 March 6
 April 3



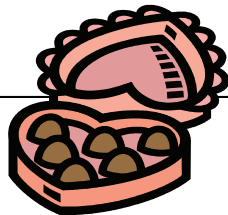
Remember...
 Please call at least one day in advance to schedule your appointment with the Caregiver Advisor during Library Resource Hours toll-free at 1.888.560.8805 ext. 1062.



Effingham County: Helen Matthes Library
 100 Market Street
 Effingham, IL

10:00 a.m. — 1:00 p.m. (by appointment only)

Next Visits: February 2
 March 1
 April 5



Marion County: Bryan-Bennett Library
 315 S. Maple Street
 Salem, IL

1:00 p.m. — 3:30 p.m. (by appointment only)

Next Visits: February 21
 March 20
 April 19



Jefferson County: CE Brehm Memorial Library
 100 S. 7th Street
 Mt. Vernon, IL

10:00 a.m. — 1:00 p.m. (by appointment only)

Next Visits: February 14
 March 13
 April 10



Clay County: Flora Public Library
 216 N. Main Street
 Flora, IL

1:30 p.m. — 3:00 p.m. (by appointment only)

Next Visits: February 28
 March 27
 April 24



“People become really quite remarkable when they start thinking that they can do things. When they believe in themselves they have the first secret of success.” – Norman Vincent Peale
 Schedule your appointment today to meet with the Caregiver Advisor.



Caregiver Connection: Learn, Share, Connect (In Vandalia & Mt. Vernon)

Fayette County & Surrounding Area

February 7
March 6
April 3

3:00 — 4:00 p.m.

Brookstone Estates
1607 W. Fillmore Street
Vandalia, IL

Meets in the Conference Room off of the Dining Room.

“Guidelines for Better Communication”
Family caregivers often struggle with communicating with their loved ones. In this seminar caregivers will discuss different tips to help them communicate with their loved one better. The seminar will be presented by Trisha Katt, BA, Caregiver Advisor at Heartland Human Services.

Jefferson County & Surrounding Area

February 14
March 13
April 10

3:00 — 4:00 p.m.

Lavender Ridge Memory Care
1400 S. 34th Street
Mt. Vernon, IL

Meets in Activity Room

Caregiver Resource & Support Meetings

Effingham County & Surrounding Area

February 20
March 19
April 16

3:30 — 4:30 p.m.

Heartland Human Services
1200 N. 4th Street
Effingham, IL

Meets in Room 119

If bad weather, call the Caregiver Advisor or the Support Group site to learn if the group is meeting.

Marion County & Surrounding Area

February 21
March 20
April 19

4:00 — 5:00 p.m.

Kaskaskia College Salem Education Center
1475 W. Whittaker St.
Salem, IL
Meets in the Board Room

Clay County & Surrounding Area

February 28
March 27– Alzheimer’s Association
April 24

3:30 — 4:30 p.m.

Flora Public Library
216 N. Main Street
Flora, IL

Meets in Community Room

Watch out for Medical Equipment Fraud



It is important for people to know what to do to prevent themselves from becoming victims of fraud.

Medicare beneficiaries in Illinois and other states are receiving countless phone calls from companies offering “free” equipment or supplies. These calls are illegal, and many of them are scams. Real medical equipment companies that work with Medicare must abide by certain rules, including no unsolicited telemarketing.

Durable medical equipment is medical equipment that is ordered by a doctor (or, if Medicare allows, a nurse practitioner, physician assistant or clinical nurse specialist) for use in the home.

It is important to note that Durable medical equipment suppliers may only contact you if:

- You have given the supplier written permission to contact you;

- The contact is about an item that the company already provided to you;
- The supplier has provided you with at least one item in the last 15 months.

This rule also applies to solicitations through email, instant messages, in-person contact or Internet advertising.

To protect yourself from medical equipment scams, follow these tips:

- Do not give your Medicare number to anyone you do not know.
- Do not accept equipment or supplies from someone who calls on the phone or visits you unexpectedly.
- Do not sign a contract or other forms without reading them, and never sign blank forms.

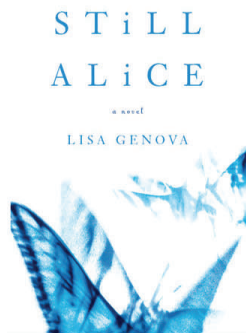
- If you think you may need medical equipment or supplies, contact your doctor. Your doctor should order any supplies that you need. Before ordering equipment, as the supplier if they accept Medicare “assignment.”

- **Read** your Medicare Summary Notice or Explanation of Benefits (EOB) from your insurance company. Watch for claims of services or supplies that you did not get or were not ordered by your doctor.

If you have questions about claims on your Medicare Summary Notice or you suspect fraud, contact the Illinois Senior Medicare Patrol (SMP) program at AgeOptions for assistance at 1.800.699.9043. or Midland Area Agency on Aging at 618.532.1853.

Source: Age Options

Still Alice Book Discussion



Book Discussion: Still Alice

There will be a 3 week Book Discussion on Still Alice at the Helen Matthes Library located at 100 Market Street in Effingham. The dates for the book discussion are:

- Thursday March 15th from 10:00 a.m.—11:00 a.m.
- Thursday March 22nd from 10:00 a.m.—11:00 a.m.
- Thursday March 29th from 10:00 a.m.—11:00 a.m.

During these sessions we will discuss how the diagnosis of Alzheimer’s disease impacts families, and the different warning signs of dementia.

The Family Caregiver program at Heartland Human Services will have a limited number of books to loan to caregivers if needed.

For registration information contact the Caregiver Advisor at 217.347.7179 ext. 1062, or register online at www.effinghamlibrary.org



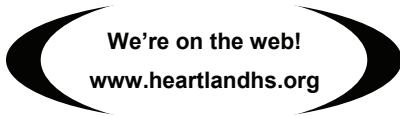
HEARTLAND
Human Services

1200 North Fourth Street
P.O. Box 1047
Effingham, IL 62401

Phone: 1.888.560.8805 x 1062

Fax: 217.342.6716

Email: tkatt@heartlandhs.org



Announcements

February 1 Alzheimer's Association Audio Conference– Open Forum: Questions & Suggestions
To register call 309.662.8392 or register online at www.alz.org/illinois

February 2 Health Fair at Heritage Woods of Flora 7 a.m.—9 a.m.
Heritage Woods is located at 1003 W. 4th St. in Flora. Call 618.662.4599 for more information.

10th Annual Family Caregiver Symposium April 17, 2012 at the Thelma Keller Convention Center in Effingham

Easing Transitions of Care for Loved Ones with Memory Loss

An example of a transition of care is going to the hospital from a familiar home.

Jessica Kirby, MSW, LSW

Director of Care Navigation Services

Alzheimer's Association—Greater Illinois Chapter

Call the Caregiver Advisor at 1.888.560.8805 ext. 1062

