



FOUNDERS FELICITATIONS

Welcome to our first issue!

Imagine getting a phone call in the middle of a busy day, your 86-year-old Mom has fallen at her home. She's going to be ok, held overnight for observation, but will it be safe for her to return and remain all alone at home? Unless you have a plan in place, you will need to start figuring out what to do, who to ask, who to call, who to hire and who to trust. All while trying to keep your world from being thrown off course. Now meet Navigate Home.

Navigate Home is a network of trusted professionals whose focus is to advocate, protect and educate Senior Adults and their loved ones. As co-founders of Navigate Home, we have done all the legwork for you, by interviewing and vetting professionals in the Senior Adult service industries and collecting only the ones we would trust with our loved ones.

Navigate Home's first goal is to connect families in crisis with the many professionals needed to help guide them through it with one phone call, and one website to visit, to help those who are overwhelmed and struggling. Navigate Home does the work finding professionals to lock arms with families in crisis.

The second goal of Navigate Home is to help prepare families for the changes faced while aging and be ready for the unexpected moments. Navigate Home hosts educational events for free where attendees can ask questions to a panel of experts. Attendees at events are able to speak with our members (including an Elder Care Attorney, a Financial Planner, a Medicare Specialist, a Contractor specializing in Home Modifications for mobility issues, a Hospice/Palliative care specialist, an Owner of a Home Health Care provider, a Reverse Mortgage provider, and an Insurance Broker, along with a real estate agent and housing placement specialist.) There are many professionals in our network, and we are working to add more. Currently, we are available to help clients based in Michigan's Northern Oakland and Western Macomb counties, with plans to expand in the future.

To learn more about us, review upcoming events, or for additional resources visit our website at NavigateHomePros.org.



Valerie McBain

Kimberly Russell

Valerie McBain & Kimberly Russell



WELCOME TO NAVIGATE HOME

Navigate Home is a team approach for trusted solutions with reputable resources to guide Senior Citizens through the challenges of aging. We have connected professionals from many different areas with the focus of educating, advocating and protecting our loved ones with care. We will walk with you through the challenges that can be physically & emotionally overwhelming to bring back a feeling of peace, joy and purpose versus chaotic, stressful & fear.

INSIDE THIS ISSUE

Questions Answered	2
Wandering & Alzheimers	2
Beneficiary Review	3
Getting to Know	4
Healthy Living	5

QUESTION: I'M THINKING ABOUT PLACING MY MOTHER IN A NURSING HOME. WILL MEDICAID PAY FOR HER CARE?

ANSWER:

Medicaid may pay for your mother's nursing home care, but only if your mother is both medically and financially eligible for benefits. Because Medicaid is both a federal and state program, eligibility rules vary from state to state. In general, however, your mother must be (1) at least age 65, or disabled, or blind, and (2) her income and the value of her assets must also fall below certain limits.

Even if your mother's income exceeds the allowable limits in her state, she may still be able to qualify for Medicaid. For instance, if she lives in a spend-down state, she will be required to spend her monthly income, less a small personal allowance, on nursing home costs. Medicaid will then pay the balance (if any) of the nursing home bill.

In addition, even if your mother holds substantial assets, she may still qualify for Medicaid if she gives those assets away or holds them in certain types of trusts. This is because assets that are inaccessible to her are not countable for Medicaid purposes. However, although a proper transfer of assets will preserve these assets for her loved ones, the transfer may also create a period of ineligibility before she can collect Medicaid. Be careful about any asset transfers, as federal legislation now exists that prohibits transfers specifically to qualify for Medicaid.

Because the rules surrounding Medicaid eligibility are complex, consult an attorney who specializes in Medicaid law before deciding to place your mother in a nursing home. Also, the particular nursing home must be approved by and accept payments from Medicaid. Not all nursing homes do.



WANDERING AND ALZHEIMERS DISEASE

One of the most troubling aspects of Alzheimer's is the person's tendency to wander away from home. There is no way to predict who will wander or when it might happen. During the winter, we especially need to be sure that the person with Alzheimer's is safe. What are some of the reasons that an individual might wander? It can be pain or restlessness, side effects of medication, a noisy or stressful environment, an attempt to meet basic needs

(finding the toilet) or trying to meet former obligations for a job or family.

Wandering may also be a natural release for boredom or agitation. If this is the reason, wandering within a safe confined space may be encouraged. When faced with episodes of wandering, try to find their causes.

You cannot always prevent wandering, but you can do many things to reduce the chances it will happen.

- Provide opportunities for exercise. Exercise might include singing, movement to rhythm, walking at an indoor mall or dancing. Develop areas indoors and outdoors where the person can explore and wander independently and safely.
 - Reduce noise and confusion, particularly at mealtimes.
 - Clearly label bathrooms, living rooms and bedrooms with large letters or pictures. Try attaching a yellow strip of plastic, symbolizing caution, across doors to prevent wanderers from entering or leaving the room. Place a large NO on doors.
 - Camouflage doors by painting exit doors the same color as the walls or cover doors with curtains. Place a full-length mirror on doors to the outside. Some people will turn around when they see the image, not recognizing themselves.
 - Install electronic alarms or chimes on windows and doors.
- Monitor medication for changes, especially anti-depressants or anti-anxiety drugs.
- Determine whether wandering is related to previous lifestyles. For example, did the person always react to an argument by going out and walking for an hour? Did he always jog in the afternoon?

If you are the authorized caregiver or a family member, you can register the person in your care with the Alzheimer's Association's Safe Return Program. The Alzheimer's Association, in collaboration with Medic Alert Foundation, provides membership plans with 24/7 Wandering Support. Visit www.alz.org/safereturn for details.





GETTING TO KNOW... VALERIE MCBAIN

Valerie McBain is

What made you decide to become a realtor?

What do you find most challenging about your role?

What is your favorite part of your role?

If you could provide any advice to prospective buyers and sellers, what would it be?

What would you say is your proudest career moment?

What made you decide to join Navigate Home?

How has your business and personal life changed with Covid?

What was your favorite vacation?

What is on your bucket list?

People would be surprised to know...

TIME FOR A BENEFICIARY REVIEW

It is important to review your beneficiary designations each year. This is one of the simplest and most efficient ways to transfer assets upon your passing. Please note that the beneficiary designations you create on your accounts will supersede any other estate planning measures you have taken. While several considerations, you should always consult with your trusted advisor for personalized guidance.



Primary beneficiaries are first in line to receive assets upon your passing. Contingent beneficiaries are listed to inherit the assets if there are no primary beneficiaries remaining. The selection of “per capita” or “per stirpes” can be made to further clarify your wishes as to the distribution of your assets. For example, perhaps you would like the children of one beneficiary to inherit the assets if that beneficiary predeceases you, as opposed to that individual’s share going to the other living beneficiaries. Additionally, in the event of marriage, divorce, death, etc., always make sure to update your designations. In 2009, the Supreme Court ruled that a deceased man’s ex-wife was entitled to his retirement assets, not his daughter. Even though the ex-wife waived her rights to the account, the court unanimously ruled that, because she was listed as the beneficiary of the account, the assets must go to her and not his daughter. If you have a trust or will, you may want it to specify “my current spouse.”

We are often asked: “Should I name my trust as beneficiary?” A trust is designed to ensure that your wishes are followed, often with stipulations regarding how and when beneficiaries will receive your assets. This is sometimes useful when you have children who are minors, individuals who have special needs, or when you are trying to shelter money from estate taxes. In many cases, a trust can be an appropriate beneficiary for your taxable accounts. Regarding retirement accounts, such as IRAs and 401(k)s, specifically naming an individual may be a better option to allow beneficiaries to stretch distributions over a longer period of time, potentially reducing his or her tax liability.

One common misconception that we often hear is: “I don’t need a trust; I have a will.” While a Will does specify your wishes as to the disposition of your assets, it does not avoid probate. A probate estate would need to be created and your personal representative, after paying fees and valid creditor claims, would then distribute your assets according to the terms of your will. It’s important to note that assets in a probate estate become public knowledge and are exposed to possible creditor claims. The process is often lengthy, and depending on the size of the estate, can become very costly.

Regardless of your situation, there are important designations that should be checked at least annually. These may include employer plans (401(k), 403(b), 457, SEP IRA, Cash Balance Plan, etc.), bank accounts (personal and joint checking, savings, CDs, etc.), investments (IRA, Roth IRA, Trust, brokerage, 529 Plans, HSA, etc.), insurance (life and long-term care policies, annuities, etc.) and housing (residential, commercial, vacation properties, etc.)



CARING FOR YOUR AGING PARENTS

Caring for your aging parents is something you hope you can handle when the time comes, but it's the last thing you want to think about. Whether the time is now or somewhere down the road, there are steps that you can take to make your life (and theirs) a little easier. Some people live their entire lives with little or no assistance from family and friends, but today Americans are living longer than ever before. It's always better to be prepared.

The first step you need to take is talking to your parents. Find out what their needs and wishes are. In some cases, however, they may be unwilling or unable to talk about their future. This can happen for a number of reasons, including:

- Incapacity
- Fear of becoming dependent
- Resentment toward you for interfering
- Reluctance to burden you with their problems

If such is the case with your parents, you may need to do as much planning as you can without them. If their safety or health is in danger, however, you may need to step in as caregiver. The bottom line is that you need to have a plan. If you're nervous about talking to your parents, make a list of topics that you need to discuss. That way, you'll be less likely to forget anything. Here are some things that you may need to talk about:

- Long-term care insurance: Do they have it? If not, should they buy it?
- Living arrangements: Can they still live alone, or is it time to explore other options?
- Medical care decisions: What are their wishes, and who will carry them out?
- Financial planning: How can you protect their assets?
- Estate planning: Do they have all of the necessary documents (e.g., wills, trusts)?
- Expectations: What do you expect from your parents, and what do they expect from you

Once you've opened the lines of communication, your next step is to prepare a personal data record. This document lists information that you might need in case your parents become incapacitated or die. Here's some information that should be included:

- Financial information: Bank accounts, investment accounts, real estate holdings
- Legal information: Wills, durable power of attorneys, health-care directives
- Funeral and burial plans: Prepayment information, final wishes
- Medical information: Health-care providers, medication, medical history
- Insurance information: Policy numbers, company names
- Advisor information: Names and phone numbers of any professional service providers
- Location of other important records: Keys to safe-deposit boxes, real estate deeds

Be sure to write down the location of documents and any relevant account numbers. It's a good idea to make copies of all of the documents you've gathered and keep them in a safe place. This is especially important if you live far away, because you'll want the information readily available in the event of an emergency.

If your parents are like many older folks, where they live will depend on how healthy they are. As your parents grow older, their health may deteriorate so much that they can no longer live on their own. At this point, you may need to find them in-home health care or health care within a retirement community or nursing home. Or, you may insist that they come to live with you. If money is an issue, moving in with you may be the best (or only) option, but you'll want to give this decision serious thought. This decision will impact your entire family, so talk about it as a family first. A lot of help is out there, including friends and extended family. Don't be afraid to ask.

If you're concerned about your parents' mental or physical capabilities, ask their doctor(s) to recommend a facility for a geriatric assessment. These assessments can be done at hospitals or clinics. The evaluation determines your parents' capabilities for day-to-day activities (e.g., cooking, housework, personal hygiene, taking medications, making phone calls). The facility can then refer you and your parents to organizations that provide support.

If you can't be there to care for your parents, or if you just need some guidance to oversee your parents' care, a geriatric care manager (GCM) can also help. Typically, GCMs are nurses or social workers with experience in geriatric care. They can assess your parents' ability to live on their own, coordinate round-the-clock care if necessary, or recommend home health care and other agencies that can help your parents remain independent.

GET SUPPORT AND ADVICE

Don't try to care for your parents alone. Many local and national caregiver support groups and community services are available to help you cope with caring for your aging parents. Some of the services available include:

- Caregiver support groups and training
- Adult day care
- Respite care
- Guidelines on how to choose a nursing home
- Free or low-cost legal advice

Once you've gathered all of the necessary information, you may find some gaps. Perhaps your mother doesn't have a health-care directive, or her will is outdated. You may wish to consult an attorney or other financial professional whose advice both you and your parents can trust.

ARTICLE CONTINUED ONLINE:



HEALTHY LIVING

Spring is around the corner and so many of us are looking forward to local farmers markets with fresh fruits and vegetables.

We have found a couple simple, colorful & flavorful recipes, that are very similar in preparation, designed to put a smile on your face.

COLD VEGGIE PIZZA

Ingredients

- 2 cash (8 oz) of crescent dough (sheets or rolls, you will flatten them)
- 1 package cream cheese, softened (8 oz)
- 1/2 cup sour cream
- 1 tsp dried dill weed and 1/8 tsp garlic powder (or 1-2 tsp powdered ranch dressing mix)
- 2 cups assorted vegetables of your choice, shredded or sliced.



Recipe courtesy of Pillsbury

Instructions

- 1) Preheat your oven to 375°F For the crust, unroll the crescent dough onto a 15x10 pan and press the seams and sides to form a crust.
- 2) Bake the crescent dough for 13–17 minutes or until it is a light golden brown and cool completely.
- 3) For the topping, combine the cream cheese, sour cream and seasonings in a small bowl; mix well. Spread the mixture evenly over the crust, and top with vegetables. Refrigerate until ready to serve.

DESSERT PIZZA

Ingredients

- 1 package refrigerated sugar cookie dough (16.5 oz)
- 1 package cream cheese, softened (8 oz)
- 1/3 cup sugar (or less to taste)
- 4 cups of assorted fresh fruits (your choice) sliced into small pieces



Recipe and image courtesy of The Pampered Chef

Instructions

- 1) Preheat your oven to 350°F. For the crust, place the dough on a round pizza stone or pan of your choice and flatten or roll out the dough to a 12" circle, about 1/4" thick
 - 2) Bake the sugar cookie dough for 18–20 minutes or until it is a light golden brown and cool completely.
- For the topping, combine the cream cheese and sugar in a small bowl; mix well. Spread the mixture evenly over the top of the cookie. Arrange fruit over the cream cheese mixture. Refrigerate until ready to serve



SPRING PROJECT INFO

SEND A GIFT TO A LOVED ONE

OPEN ARTICLE

One of

IN-HOME FOR THE LONG RUN

Most people as they age want to stay in their homes and with a bit of help, they can with confidence.

Perhaps you are one of the millions of Americans who would love to stay in their homes well past retirement and into your golden years. Or, maybe mobility and physical challenges are occurring earlier than you had planned. There are a wide range of in-home solutions available to make your home safe, now and for the future.

With the aging population increasing more than ever before, adult children of aging parents worry that mom or dad may be susceptible to potential risks at home, especially in certain heavy use areas of the home. Simple tasks in the home at some point become more challenging and present an increase in risk for injury. The most common areas for risk are the bathroom and shower. A fall while performing daily activities will raise concerns about their continued ability to stay safe and independent at home. Reducing safety risk is possible.

Each area of the home should be taken into consideration, especially those areas that are used most often. For those facing daily mobility challenges, everyday movements around the house can prove to be difficult. Wheelchair and walker users are frustrated by common barriers like narrow doorways, stairways, tight hall ways and inaccessible bathing or shower facilities just to name a few.

Before you feel compelled to put the “For Sale” sign in the front yard, take a few moments to sit down with your loved ones and consider a few things. There are many ways to make your home safer and more livable. Some involve simple changes that might make you say, “Why didn’t I think of that?” Taking a room by room approach, there many possible solutions for improved safety, mobility and accessibility. The goal is to find the right solutions at the right time to help you stay in your home as long as you wish, and on your own terms as your age and physical conditions evolve.

One primary area of focus is on ways to lower the risk of slip and falls. What you need to know about falls—

- One in three adults 65 and older falls each year.
- 20-30 percent suffer moderate to severe injuries that make it hard to get around or live independently.
- Older adults are hospitalized for fall-related injuries five times more than they are for injuries from other causes.
- Taking care of your overall health and well-being can help lower your risk of falling, so can safety equipment in your home, particularly in the bathroom.

The installation and use of proper assistive and safety devices are highly suggested to reduce risks of falls.

Here are some key ways to prevent slip and falls in general and around the home:

- Use a cane or walker to steady yourself, especially later in the day when fatigue sets in.
- Wear rubber soled shoes, low heeled shoes to support your feet.
- Install and hold handrails and grab bars in stairways and though out the house.
- Do not stand on a chair to reach items on shelves; reacher devices are available to assist.
- Carefully consider the safety of your bathroom with items such as grab bars, raised toilet seats, transfer benches and other safety devices.

These is just a few examples of relatively easy solutions to implement. However, it’s highly recommended to consult professionals to help assess your environment, personal situation needs and for proper installation. Often, initial consultations are free of charge.

Each living area of the home should be part of the discussion. Topics like simple removal of rugs and hallway runners, to more functional improvements such as stairway lifts and walk-in tubs can occur as part of the consultation.

As some of these home modification can come with a price, one must consider these improvement costs against the cost of a sale of a home and other related moving expenses in the thought process. Oh, and don’t forget that the cost of some of these home safety improvements can be far less than the medical and rehab expenses post injury.

Home is where the heart is, so they say. Understandably, emotions and memories run deep when it comes to decisions about home and loved ones. The conversations are not always easy, but important to have at some point. Know that there are options to put into play if aging in-place at-home is your preferred choice.



KNOWLEDGE AREAS

Aging can be scary. Seniors often experience the fear of the unknown, especially loss of independence. Watching our parents make decisions that can be frustrating or add a concern for their well-being & safety can be emotionally exhausting. Navigating this rocky terrain is never easy. Our team can address your immediate concerns to help guide you on the right path.



**Advocacy
& Support**



Financial



Health



Housing



Insurance



Legal



Local Resources



Moving

UPCOMING EVENTS

JANUARY.... XXXXX

FEBRUARY.... XXXXX

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