



## APRIL/MAY/JUNE

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Medicare will level penalties to hospitals based on readmission rates. Hospitals therefore are devising strategies to lower their readmission rates.

The Wall Street Journal ran a story of a Massachusetts Hospital which put into place in-home visits to help reduce readmissions. The plan worked, yet cost the hospital a considerable amount to fund and run the program. (2) Rehospitalization not only causes increased costs to the hospital and Medicare, the stress and emotions that entail can delay and extend recovery to the patient and certainly affects the patients family.

Hospitals are increasing their referrals to homecare during discharge planning. Homecare agencies such as Abundant Blessings Homecare, Inc. can be a nurse assistant for the patient at home and can help with a variety of things to keep the patient healthy. These services can be provided 24 hours a day or as little as 3 hours a week. Homecare can help with home safety, prevention of slips and falls; care and prevention of bed sores; making sure medication is taken, assisting with at home exercises which PT instructed at discharge, and many other beneficial services. One study showed front-loading home care services to increase the number of visits in the immediate posthospitalization period proved to be effective in decreasing rehospitalization rates for patients with heart failure by 39.4% (3).



## An Ounce of Prevention is Worth a Pound of Cure Reduce Hospital Re-Admissions Through Homecare

A recent study by the New England Journal of Medicine (1) found that 19.6% of fee-for-service Medicare patients are readmitted within 30 days of discharge, and 34% go back into the hospital within 90 days. The calculated cost of avoidable readmissions is \$17.4 billion and rising. Starting in 2013,

We recommend the hospital or discharging facility partner with the homecare agency during the discharge process to help the patient make a smooth transition home. The Care Manager will meet with the Social Workers and patient prior to discharge to design a plan of care. Together with the discharge team and family, decisions can be made as to what is needed for homecare services, hours of service, and ways to pay for services. By reducing the chance of the patient being re-hospitalized the value of homecare will be worth any cost involved. Individuals living alone without home care services are much more likely to be readmitted to the Hospital. As the old saying goes, "an ounce of prevention is worth a pound of cure".



- (1) [http://commonwealthfund.org/Publications/in-the-Literature/2009/Apr/Rehospitalizations-Among-Patients\\_in-the-Medicare-Fee-for-Services.aspx](http://commonwealthfund.org/Publications/in-the-Literature/2009/Apr/Rehospitalizations-Among-Patients_in-the-Medicare-Fee-for-Services.aspx) "Rehospitalizations Among Patients in the Medicare Fee-for-Service Program," by Stephen Jencks, M.D., M.P.H., Mark V. Williams, M.D., and Eric A. Coleman, M.D., M.P.H., New England Journal of Medicine, April 2, 2009.
- (2) <http://online.wsj.com/article/SB124873545269485081.html#project%3DHEALTHTIMELINE0907%26articleTAbs%3Darticle>
- (3) Rogers J, Perlic M, Madigan EA. The effect of frontloading visits on patient outcomes. Home Healthcare Nurse. 2007;25(2):103-109

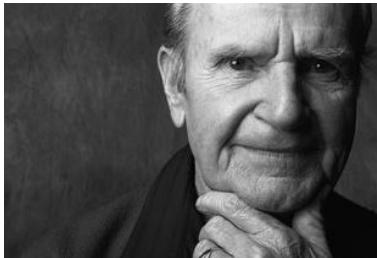
# ABUNDANT BLESSINGS NEWSLETTER

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## Attention Adult Children of Aging Parents

### 10 WARNING SIGNS

#### To Determine if Help is Needed



The Eldercare Locator has produced a guide of "10 Warning Signs" to help families and older Americans determine if help is

needed. Any one of the behaviors listed may or may not indicate that an action should be taken and your family member's physician should be kept informed of physical or psychological behavior changes.

Has your family member of loved one:

1. Changed eating habits within the last year resulting in weight loss, having no appetite, or missed meals?
2. Neglected personal hygiene resulting in wearing dirty clothes, body odor, bad breath, neglected nails and teeth, sores on the skin?
3. Neglected their home so it is not as clean or sanitary as your remember growing up?
4. Exhibited inappropriate behavior by being unusually loud or quiet, paranoid, agitated, and making phone calls at all hours?
5. Changed relationship patterns such that friends and neighbors have expressed concerns?

6. Had physical problems such as burns or injury marks resulting from general weakness, forgetfulness, or possible misuse of alcohol or prescribed medications?

7. Decreased or stopped participating in activities that were previously important to them such as bridge or a book club, dining with friends, or attending religious services?
8. Exhibited forgetfulness resulting in unopened mail, piling newspapers, not filling their prescriptions, or missed appointments?
9. Mishandled finances such as not paying bills, losing money, paying bills twice or more, or hiding money?
10. Made unusual purchases such as buying more than one magazine subscription of the same magazine, entered an unusual amount of contests, increased usage of purchasing from television advertisement?

If you see any of these "warning signs" contact their physician and call us for a free in-home assessment.

Source: Eldercare Locator website at [www.eldercare.gov](http://www.eldercare.gov)

The Eldercare Locator is a public service of the U.S. Department of Health and Human Services Admin. On Aging and is administered by the National Association of Area Agencies on Aging in cooperation with the National Assoc. of State Units on Aging.

## Coming Events

### April 21: Ossipee Economic Fair



Location: Ossipee Town Hall

Time: 9:00a.m.-12:00noon

Please stop by our booth and say hello.

### May 24: Seminar:

**Legal and Financial Planning in Eldercare.** Location: Mineral Springs Care and Rehab. N. Conway, NH, Time: 6:00-8:00 p.m.

Deborah Fauver, Elder Law Attorney, and Anthony Cloutier of Estate and Financial Strategies will present on these very important topics. See page 5 of this newsletter for more information.

### June 28th: Seminar:

**From Hospital to Home.** Location: Mineral Spring Care and Rehab, N. Conway, NH, Time 6:00-8:00p.m.

Thomas Howland of Abundant Blessings Homecare will be joining Jane Galloway of Mineral Springs Care and Rehab to bring you this important information. See page 5 of this newsletter for more information

### **May is Older Americans Month**

#### May 19: Wakefield Pride Day:



Please stop by our booth and say hello.

## Use **CAUTION** When Hiring Independent Caregivers

Daily routines can often be overwhelming for seniors and their families. Whether it be for personal care assistance, help with cooking or safety during mobility, they realize outside help is needed. After a quick look at the web and some phone calls to home care agencies, trepidation due to cost of care can set in. Many may start thinking outside the box, "remember our neighbor, Sally, didn't she work at the nursing home, perhaps she would like to come and help us out for less money." Many people, in hopes of saving a few dollars per hour, hire independently, without the assistance of a licensed home-care agency. However, there are many other things to consider, before making decisions for your home care needs.

First of all, if you hire a caregiver independently, you are then an employer, as far as the state is concerned. You are therefore required by law to provide your employees a W2 at the end of the year. In addition, as an employer, you must pay Federal Taxes, Medicare Taxes, Social Security Taxes and if you live outside of New Hampshire, State Taxes. You are also required by law to pay Unemployment Insurance, and Workers Compensation Insurance as is any employer who employs one or more employees in New Hampshire or Maine. In addition to the above items there are other things which should be in place such as Bonding and Liability Insurance, amongst other things.

Many people reading this may think, "I will just pay people 'under the table', forget all that formality". If this is the route you are considering, please be aware of the risk involved. The type of work you are asking a caregiver to do is often very hands on assistance. If the caregiver were to get hurt on the job, say slipped on the tub while bathing mom, this is what Workers Comp. would normally cover. If you are a W2 employer of an in-home caregiver, your homeowner's policy may or may not cover such incidents.

Another concern we have heard from those who have hired independently is when you decide you do not need the caregiver anymore, or need to cut their hours back, they are then likely to go to the unemployment office. Soon thereafter you will likely receive a bill for any unpaid unemployment insurance taxes. We have received phone calls from families in this exact situation and I can tell you from hearing their stories, it is not worth the risk.

Many may think they can provide a 1099 form to the independent caregiver. This would be to designate them as an independent contractor instead of an

employee. Unless the caregiver has a private business set up for themselves, they will not qualify for a 1099. Also, issuing them a 1099 is no guarantee they will file it.

There are other things to consider as well. When an independent hire gets sick, who will cover the shift? An unqualified friend? Nobody? Also, what are the qualifications of the independent caregiver? Resumes and references can be falsified.

The State of New Hampshire has recognized these problems and now is requiring all independent Caregivers to be licensed. This license is similar to the license an agency must acquire and maintain. An agency is also required by law to conduct many background checks and health screenings prior to hire. In addition, the caregivers are Supervised, and if replacement is ever needed, there are other screened and trained caregivers to call upon.

What about something like a personality conflict with your mom? Hired independently you would have to take on the long hard work of finding another qualified caregiver to replace her. With an agency all it would take is a phone call. Often times the supervisor and caregiver will notice a personality conflict before it becomes an issue and change the schedule right away, problem solved.

Unfortunately, there is also a potential for physical and financial abuse and exploitation. We have seen independently working caregivers charging as much or more than professional agencies do, and performing substandard work.

These examples are not always the case, I know many independent caregivers who are professional and caring. We just want you to know all the facts so you can make informed decisions regarding your home care needs. Even if you have decided to hire an independent caregiver, or if you have already done so, it costs nothing to talk to us. You are welcome to consider us a resource and call with any questions you may have regarding homecare , and as always, there is no pressure involved.

**(603) 473-2510**



*In the spring I have counted one hundred and thirty-six different kinds of weather inside of four and twenty hours.*

**Mark Twain**

# Maintaining Independence Long Into the Golden Years



Are you or a loved one an active, independent senior? If so, I'm sure maintaining that independence is important to you. Sometimes a fall can mean crossing the line to becoming disabled. There are many helpful articles and resources available full of tips for fall prevention. This article however, is to help you think about it a bit differently. Many young

people fall, yet are not hurt at all, they do not break hips, back etc. Why is that? Osteoporosis and sarcopenia are often the main culprits in these injuries. Osteoporosis is a well known disease to most readers of this article. It is the thinning of bone tissue and loss of bone density. Its early stages are often without symptoms, yet this disease is, in most cases, preventable. Sarcopenia is a term used to define the loss of muscle and strength which occurs with aging. This too is preventable.

Another common complaint amongst seniors is fatigue. Many have perfectly normal blood work, but still experience unexplained fatigue. Often fatigue is accepted as old age. Fatigue such as this is also preventable and is also reversible. Many people think those who are aging should

take it easy, relax more and get more rest. Actually, the exact opposite is true. The key to stopping and even reversing fatigue, sarcopenia, and even osteoporosis is exercise. Of course if you are thinking of starting an exercise program you should consult with your physician first.

Studies have proven over and over again that no matter what your age, exercise is good for you. Even in the very old, muscle can be built stronger and bones denser. Two forms of exercise are recommended. Aerobic and anaerobic or resistance exercise. If you are just starting out, this can mean walking briskly. It will give you an aerobic workout and plenty of resistance for your muscles. After a few months of daily vigorous walking, you may be ready to visit a trainer or physical therapist for greater challenges and greater rewards. Strong bones and muscles will make you more sure footed decreasing the chances of falling in the first place. In addition, you will have more energy and less fatigue

Regular exercise can also help your blood pressure, insulin sensitivity, cholesterol, body temperature regulation, aerobic capacity, and it can help lower body fat. There are also many more benefits which await you. So what are you waiting for, talk to your doctor right away and start exercising!

Thomas Howland

## MAY is *Older Americans Month*

May is Older Americans Month and the theme for this year is "Never too Old to Play".

In celebration of Older Americans Month consider having some creative "play" time with the senior in your life. We have compiled this short list of ideas to get you started.

Activities such as these are not only fun but they help in promoting good health, mental stimulation, physical well being and so much more.

So choose one of these activities or plan your own and, have some fun!

- Miniature golf
- A favorite board game



- Why not plan a scavenger hunt that will bring them from store to store. End at a favorite restaurant.
- How about a game on the Wii system?
- Attend a baseball or other game
- Have a picnic, complete with bubble blowing
- Talent Show: Host a talent show for your extended family and friends.
- Trivia Competition, Mad Libs
- Kite Flying
- Is there a baby in your family? Let the senior watch or participate in bath time.

Have a Fun, Playful, *Older American Month!*

**Join Us:****At 2 Upcoming Seminars****Legal and Financial  
Planning in Eldercare****DATE: MAY 24****6:00-8:00 p.m.****Location:****Mineral Springs Care and  
Rehabilitation Center****1251 White Mountain Hwy****North Conway, NH****Presented by:**

- Deborah Fauver, Elder Law Attorney
- Anthony Cloutier of Estate and Financial

**Topics Include:**

- Medicare/Medicaid
- Legal Issues and Answers
- Durable Power of Attorney
- Medical Power of Attorney
- Living Will
- Guardianship
- Health Care Proxy
- Financial Issues and Answers
- Insurance
- Protection of Assets
- Annuities
- Retirement Planning
- Paying for Long Term Care

**From Hospital to Home****DATE: JUNE 28****6:00-8:00 p.m.****Location:****Mineral Springs Care and  
Rehabilitation Center****1251 White Mountain Hwy****North Conway, NH****Presented by:**

- Jane Galloway of Mineral Springs Care and Rehab.
- Thomas Howland of Abundant Blessings Homecare

**Transitions of Care to Regain Your Independence  
for Successful Aging**

- Keys to Successful Rehabilitation
- Transitions of Care to Reduce Re-Hospitalizations
- Family Caregiving and Advocacy
- Avoiding Stress and Burnout
- Home Safety Issues and Answers
- Home Medical and Safety Equipment
- Home Care Issues and Answers
- Alzheimer's and Dementia
- Determining When It Is Time for a Nursing Home

**BOTH SEMINARS ARE FREE BUT REGISTRATION IS REQUIRED****TO REGISTER CALL: (603) 473-2510**

# ABUNDANT BLESSINGS NEWSLETTER

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## MOVIE TRIVIA FROM 1930s AND 1940s

By Ross Princiotto - Originally found in 'Good Old Days' Magazine April 2001

In the 1930s and 1940s, Hollywood gave us fascinating screen partners. Circle the name which best completes the thought.

1. Have you heard? This man married and angel in one of his musical operettas: his name was Nelson Eddy and the angel was:
  - A. Eleanor Powell
  - B. Virginia Bruce
  - C. Jeanette MacDonald
2. When they danced cheek to cheek, we were in heaven. Fred Astaire sang love songs but danced in 'Top Hat' and 'Flying Down to Rio' with this favorite partner:
  - A. Dolores del Rio
  - B. Ginger Rogers
  - C. Ann Miller
3. Whether it was at West Point, Annapolis or 42nd Street, they sang and danced to the memorable tunes of the era. Dick Powell was even an Italian gondola singer as he sang to his first wife, Joan Blondell, but chiefly to his screen sweetheart:
  - A. Marion Davies
  - B. Ruby Keeler
  - C. Priscilla Land

4. Name a musical produced at 20th Century Fox, and chances are Betty Grable was in it. But so was another blonde who made love to Tyrone Power in 'In Old Chicago' and 'Alexander's Ragtime Band':

- A. Sonja Henie
- B. Linda Darnell
- C. Alice Faye

5. They finally married, this pair of Warner Brothers stars. 'To Have and Have Not' brought them together in a special way when this lovely leading lady taught Humphrey Bogart how to whistle for a kiss:

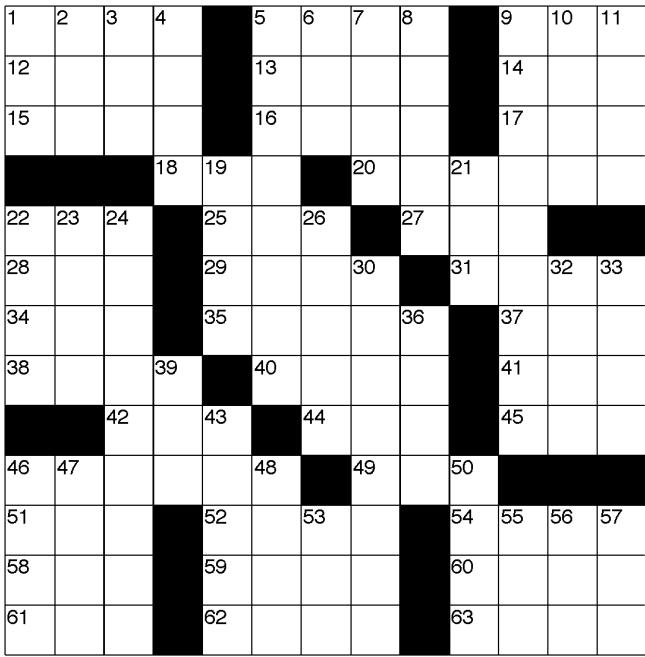
- A. Lauren Bacall
- B. Bette Davis
- C. Ingrid Bergman

6. 'Guess Who's Coming to Dinner?' The "who" was Sidney Poitier. But another male star of the movie was Spencer Tracy, who had other hits, including 'Pat and Mike' and 'Desk Set' to his credits. In these he shared the bill with his alleged real life lover:

- A. Katherine Hepburn
- B. Claudette Colbert
- C. Greer Garson

3.b., 4.c., 5.a., 6.a.  
Answers: 1.c., 2.b.,

## CROSSWORD PUZZLE



### ACROSS

- |   |                                       |
|---|---------------------------------------|
| 1 Metrical unit                         | 35 Fr. author                         |
| 5 Arabian judge                         | 37 Amer. Dental Assn. (abbr.)         |
| 9 Grandfather of Saul                   | 38 Wing (pref.)                       |
| 12 Exude                                | 40 Grape syrup                        |
| 13 Sleeping                             | 41 Jap. fish                          |
| 14 Mountain on Crete                    | 42 Article (Fr.)                      |
| 15 Javanese carriage                    | 44 Negative population growth (abbr.) |
| 18 Alcott heroine                       | 45 Deviate                            |
| 20 Sable                                | 46 Necktie                            |
| 22 Article                              | 49 Droop                              |
| 25 Nat'l Endowment for the Arts (abbr.) | 51 Male person                        |
| 27 Garland                              | 52 Baseball equipment                 |
| 28 Time period                          | 54 Eth. Danakil people                |
| 29 International (abbr.)                | 58 Pointed (pref.)                    |
| 31 And other: abbr. (2 words) (Lat.)    | 59 Afr. tree                          |
| 34 Sinbad's bird                        | 60 Polish rum cake                    |
| 38                                      | 61 Footlike structure                 |
| 42                                      | 62 Direct                             |
| 46                                      | 63 Poetic foot                        |
| 47                                      |                                       |
| 51                                      |                                       |
| 58                                      |                                       |
| 61                                      |                                       |

### DOWN

- |                                    |
|------------------------------------|
| 1 Before some vowels (pref.)       |
| 2 Tumor (suf.)                     |
| 3 Free                             |
| 4 Monad                            |
| 5 Felis (2 words)                  |
| 6 Amateur Boxing Assn. (abbr.)     |
| 7 Skin (suf.)                      |
| 8 Utopian                          |
| 9 Wink                             |
| 10 Wayside                         |
| 11 Pour                            |
| 19 Camelot lady                    |
| 21 Female ruff                     |
| 22 Manmade protective mound        |
| 23 Owl's cry                       |
| 24 Moon of Saturn                  |
| 26 Hindu soul                      |
| 30 Pulka (2 words)                 |
| 32 City in Judah                   |
| 33 Den                             |
| 36 Legend                          |
| 39 Race the motor                  |
| 43 Palmetto                        |
| 46 Thunder sound                   |
| 47 People                          |
| 48 Subtract                        |
| 50 Taro                            |
| 53 Yarn measure                    |
| 55 Federal Aviation Admin. (abbr.) |
| 56 Antiballistic Missile (abbr.)   |
| 57 Mortar beater                   |

## Benefits of Having Respite Care

*To Have or Not to Have Respite Care is the question many people may be asking. There is a wide variety of reasons why it is important to have the Respite Care you need for those you love.*

Let us begin by defining the term “Respite” in the terms of senior care before we go any further. “Respite” basically means a temporary relief, break or rest, time off for family members who care for someone who is ill, frail or injured. A more old fashioned word is “help”, as in the help you need so you have more time to take care of other things you need to accomplish. This help also gives you extra time to just enjoy your family instead of having to do *all the work on your own.*

According to a 2004 study conducted by the National Alliance for Caregiving and AARP, 44.4 million Americans are caring for ailing adult family members. Some have coined it “the Sandwich Generation”, because they are pulled on by the demands of aging parents and the needs of their own children and family. Our parents and our families are so important to us.

This is why we are putting out this article, to encourage families to step out and get the “Respite Care” help they need. Here are some important reasons:

- Quality Care
- Peace of Mind
- Time is Valuable and You Can’t Get Any Back
- So You Don’t Get Run Down Physically

- Quality Time with Family
- Less Stressed

Respite Care allows families the convenience of caring for their aging or ill parent while still caring for their own family. In everyday life there is still work, business, trips, school events, special occasions, vacations, and everyday responsibilities. Respite Care can be prearranged and planned ahead for as much as 24 hour supervision. It can also be for short term care so you can have a break, be refreshed, and accomplish other duties which are also important.

If the family member gets stressed, tired, and exhausted caring for those they love, is that in the end, better? The benefits of Respite Care outweigh any reasoning or excuse for putting it off. The elderly or ill family member is well cared for and the family is less stressed because they have had the break they so needed and deserved. It is all for the benefit of serving the family and the one in need. You will experience a better quality of life and make such a difference for those whom you love. I hope I have helped you see more clearly the benefits of Respite Care. Abundant Blessings Homecare offers Respite Care and can help relieve your family. Consider calling today

Sherrie Williams

Care Manager, Abundant Blessings Homecare





# *Abundant* Blessings Homecare

*I love spring anywhere, but if I could choose  
I would always greet it in a garden.  
Ruth Stout*

## ABUNDANT BLESSINGS NEWSLETTER

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Abundant Blessings Homecare offers compassionate In-Home Care for seniors and the disabled.

We offer:

- Alzheimer's/ Dementia Care
- Medication reminders / prompts
- Meal Prep and Eating Assistance
- Morning and evening routine assistance
- 24 hour-round the clock care
- Personal Care, Hygiene Assistance
- Assist with transfer/mobility
- Laundry, Light Cleaning, Other Chores
- Escort to appointments and to shopping, etc.
- Respite Care
- And So Much More

Serving New Hampshire and Maine  
from the Mountains to the Seacoast

**Phone:** 603-473-2510  
**Fax:** 603-473-2151  
**E-mail:** [info@abundantblessingshomecare.com](mailto:info@abundantblessingshomecare.com)

Care Plans Designed Specifically for You:

- Your Needs
- Your Schedule

It costs nothing to talk with us and our in-home assessment is free. Call today to schedule your assessment to begin getting the help you need.

**(603) 473-2510**

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**WWW.HOMECARENHME.COM**

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