

Choosing a Home Care Service

The following is advice from Mayo Clinic and AARP. Home care services range from skilled care provided by nurses or therapists to household support, such as cleaning, cooking and running errands. It can be intimidating to interview an agency when you are in serious need of in-home services. However, you have the right and responsibility to ask any questions that will help you feel safe and comfortable with the help you are attaining. To begin, you may want to ask doctors, family and friends for recommendations of in-home service providers. Knowing what questions to ask can help ensure that you receive quality assistance.

As you review the following list of possible questions, *be sure to remember you always have the right to ask for any safety standards you would like to be followed in your home.* Find out if the agency has a list of what they recognize as your rights as a client, and look for signs that they respect you and will honor any concerns you have.

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Qualifications

- Is the agency licensed and reviewed by the state? Reviews may be available on request through your state health department.
- Is the agency certified by Medicare to meet federal requirements for health and safety? If not, ask why.
- What type of employee screening is done? Can the agency provide references? Ask for a list of doctors, hospital discharge planners or other professionals who have experience with the agency, as well as a list of former clients.
- What are the aide's credentials? Make sure you're comfortable with the aide's training and experience.
- Can the aide provide references? Take time to check the aide's references thoroughly.

Quality of care

- How does the agency hire and train caregivers?
- Are the caregivers licensed and insured?
- How closely does the agency's supervisor evaluate the quality of home care?
- Do the agency's employees seem friendly and helpful?
- Does the home health aide have a positive attitude?
- Are you and your loved one comfortable with the home health aide?

COVID 19 or other Contagious Illnesses - Questions for Agency

- Is the agency aware of, and following, standards set by the Department of Public Health?
- Are workers at the home care agency caring for any COVID-19 positive individuals? If so, will any of those providers or staff be assigned to me?
- If a caregiver is out with Covid-19 or other illness, is there a sub or a replacement that will take the caregiver's place during that time?
- What infection control protocols are in place? Are staff members being tested for COVID-19, and if so, how? What disinfecting practices are being used? What quarantine protocols are in place if a staff member contracts COVID-19?

For more information on these and other area services please contact the **Stoughton Area Senior Center:**
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- If you are concerned, you can delve deeper with questions to understand how safe or exposed to COVID a worker may be. You may want to ask: “In what ways is the worker interacting in the community? Are they shopping in stores, eating in restaurants, going to friends’ houses or attending religious services or other group activities? If so, what safety precautions are they taking?”
- Does the agency have enough personal protective equipment (PPE)? Have staff been trained in how to properly use it?

Costs

- How does the agency handle expenses and billing? Ask for literature explaining all services and fees, as well as detailed explanations of all the costs associated with home care.
- Will agency fees be covered by health insurance or Medicare? Find out what arrangements are in place for specific health insurance plans.
- What resources does the agency provide for financial assistance, if needed? For instance, is a payment plan available?

Understanding services

- Will I receive a written care plan before service begins?
- Will I receive a list of the rights and responsibilities of all parties involved?
- Do I need to identify a primary family caregiver for myself? If so, what’s required of that person?
- When will service be provided? Is care available round-the-clock, if necessary?
- What procedures does the agency have in place for emergencies? Ask how the agency will deliver services in the event of a medical emergency, power failure or weather emergency.
- What is the agency’s protocol if I or a loved one in my home exhibits COVID-19 symptoms, or if I am exposed to someone with the virus?
- How are conflicts or problems you have with the agency addressed and resolved? Who can you or another family member contact at the agency with requests, questions or complaints?
- Ensure that at least one loved one can be present during home service visits.

Excerpts from Mayo Clinic: [Home Care Services: Questions to Ask, bit.ly/homecareMayo](https://bit.ly/homecareMayo)
and AARP: [6 Questions to Ask Your Home Health Aide During the Pandemic, bit.ly/homecareAARP](https://bit.ly/homecareAARP)

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Choosing an Adult Day Care

When contacting adult day care centers, The National Adult Day Services Association (NADSA) nadsa.org, suggests using the following questions and checklist for the visit:

Adult day care center suggested questions:

- Who owns or sponsors the adult day care center?
- How long has it been operating?
- Is it licensed or certified? (If required in your county or state)
- What are the days and hours of operation?
- Is transportation to and from the adult day care center provided?
- Which conditions are accepted (e.g., memory loss, limited mobility, incontinence)?
- Are you comfortable with the way staff plan to handle the conditions your loved one may have (e.g. wandering or swallowing issues)?
- What are the staff's credentials, and what is the ratio of staff to participants?
- What activities are offered? Are there a variety of individual and group programs?
- Are meals and snacks included? Are special diets accommodated?

Adult day care center site visit checklist:

- Did you feel welcome?
- Were the center services and activities properly explained?
- Were you given information regarding staffing, programming, and costs?
- Is the facility clean, pleasant, and free of odor?
- Is the building and site wheelchair accessible?
- Is the furniture sturdy and comfortable?
- Are there loungers and chairs with arms for relaxation?
- Is there a quiet place in the center?
- Did the staff and participants seem cheerful and comfortable?
- Are participants involved in planning activities?

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Choosing a Care Facility

The following is advice from the Board on Aging and Long Term Care Ombudsman Program's guide, "Making the Right Choice: Choosing a Residential Facility" found at longtermcare.wi.gov. It is intended to help you make an informed choice that is right for you or your family member.

Be prepared.

Which type of "home" will best suit your needs? Your Long Term Care Ombudsman (p. 7) or your Aging and Disability Resource Center (p. 33) can help you understand the different types of facilities available (p. 6), and the different funding requirements and options for paying for care.

- You may want to ask that any available written information such as price lists, mission statements, available services and admission agreements be sent to you ahead of time to help you prepare your questions and have time to read the "fine print."
- Before or during your visit you might review inspection reports (or surveys), which can be found online (dhs.wisconsin.gov/guide) or posted in the home/facility.
- Take time to write down the top two or three services or issues that are most important to you as you make your choice.

Visit the homes you have identified as your choices and ask questions.

- During your tour ask questions about the home/facility and how its care is organized; ask about its reputation in the community and what the people that live there say about the care provided. There is a checklist of questions available in the guide mentioned above.
- Notice whether the person who gives you the tour asks about the needs and preferences of you or your loved one. Ask yourself if you are satisfied with the answers.
- Think about making a second, unscheduled visit on a different day, possibly during a meal or social program. This will help you see for yourself how well the home organizes these important times of the day, allowing you to observe how skilled and welcoming the staff are, and most importantly, how content the people who live there seem to be.

As you make your decision.

- Compare your notes and decide whether the homes that you visited can fulfill those top two or three priorities that you identified.
- Be sure you know whether the home can provide the services that you or your loved one require, and that questions about how care and services are paid for have been answered.
- Take the time to carefully and completely read all the documents that you or your loved one will be asked to sign when moving in. You may also want to ask an attorney or other trusted person to review these documents with you.

Use your voice.

If you or your loved one have questions at any time about the care and services provided, or if you feel dissatisfied with the conditions in the home, please contact your Long Term Care Ombudsman at 1-800-815-0015, longtermcare.wi.gov. The Ombudsman is there to assist you in getting the care that you need and expect, and works to educate staff, residents/tenants and family members about long term care systems.

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Things to consider

The following are some topics to consider during your search for a care facility. A full checklist of questions specific to the topic are available in the “Making the Right Choice: Choosing a Residential Facility” guide which can be found at longtermcare.wi.gov.

Resident Rights: Most homes welcome families and other visitors into the home and should be receptive to issues being brought to their attention.

Personal Care & Supportive Services: Care and assistance should reflect the person’s needs, preferences, habits and lifestyle, and should be provided with dignity and respect.

Medical Services: Homes should either provide or assist with medication management, arranging and assisting with transportation to medical appointments, managing medical conditions and responding to emergencies. Nursing homes can be expected to provide a higher degree of skilled nursing service than assisted living facilities.

Caregiving: Staff should be well-trained and committed to meeting your needs and wants.

Living Space & Bathrooms: Homes should be respectful and supportive of residents’ needs and wishes regarding personal space, roommates, and private bathroom use.

Physical Environment: When touring, be sure to evaluate whether or not the home is not only attractive, but that it meets your expectations regarding location, cleanliness, physical accommodation and overall comfort.

Social Opportunities & Community Access: Socialization is an important part of healing and satisfaction; homes should provide options that meet residents’ needs/wants.

Meals & Snacks: Food should be nutritious and meet personal/ethnic preferences.

Other: Ask how changes in rates and services are communicated, and what “other charges” you might be responsible for. If using personal funds, what happens if those were to run out? Ask about advanced notice required, use of down payments or security deposits. If needed, will staff assist in securing public funding, or in finding another home?

Making your decision/Things to Consider

Are you comfortable that the home can meet your needs? Did you talk with any residents about how they like living there? Do the residents overall look neat and clean, happy and involved in the life of the home? Do the staff that you observe seem to treat others with respect and dignity? Do the staff seem to like their jobs? Do the staff seem to respond quickly to those who need help? Did they greet you and seem friendly as you toured? Would you feel proud to have other people visit you or your loved one in this home?

Guard Your Personal Information

Many scams target seniors. The Wisconsin Department of Agriculture, Trade and Consumer Protection datcp.wi.gov say scammers play on emotions, fears and financial concerns for loved ones to get access to your personal information. Any combination of the following information can be enough for identity theft to occur:

- Name
- Phone Number
- ATM PIN
- Social Security Number
- Financial Account
- Address
- Email Address
- Birthdate
- Mother's Maiden Name
- Numbers

Watch Out for These Common Scams

- Government Imposter
- Grandchild Bail Out
- Romance / Relationship
- Tech Support
- Lottery / Sweepstakes like Publisher's Clearing House
- Medical Device/ Equipment
- Timeshare Resales

Safety Tips

- Most scams come by phone and use fake caller ID information. Hang up on unwanted or threatening calls!
- Never wire money to someone you don't know.
- Ignore requests to pay by gift cards or prepaid cards.
- Never click a link in an unsolicited email or text message.

Safeguard Your Personal Information

- Do not carry your Social Security card with you and do not ever use your social security number as a PIN or password.
- Shred bills, bank statements, receipts, medical billings, credit card offers and other items that contain personal or financial information.
- If you are going to be out of town have the post office hold your mail.
- Never give out your personal information unless you initiated the contact. Legitimate companies or agencies do not call or email asking for personal information.
- Sign up for Wisconsin's Free Do Not Call Registry : 1-888-382-1222 or donotcall.gov
- Keep a list of all credit card and bank account numbers, phone numbers, expiration dates and other sensitive documents in a safe place, such as a safe.
- Stop pre-approved credit card offers: 1-888-567-8688, optoutprescreen.com
- Check your bills and bank statements. Report unauthorized charges right away.
- Make sure you have a firewall and updated virus and spyware protection on your computer. Check your browser security settings to make sure they are not too low.
- Annually, obtain your credit report FREE from each of the three major credit reporting agencies (Equifax, Experian, & TransUnion): 1-877-322-8228, annualcreditreport.com

If You Become a Victim of Identity Theft

- **Contact your bank.** Consider closing and reopening new accounts with new numbers and obtaining a new ATM/debit card with a new PIN.
- **Contact your creditors.** If a thief has used your name to open an account, contact the creditor to close the account and explain what happened as soon as possible.
- **Report the theft to the police.** Be sure to obtain a copy of the report for yourself.
- **Get a 90-day Fraud Alert placed on your credit report.** You only need to contact one of the credit reporting agencies below and they will alert the other two on your behalf.
- **Put a Security Freeze on your credit report.** A freeze is stronger than a fraud alert because it remains in place until you release it and requires that you be alerted if an account in your name is requested. The freeze must be requested by contacting each of the three credit reporting agencies directly. Unless a police report is provided, the fee is \$10 for each agency. You will be given a pin number to temporarily lift the freeze in order for you or a creditor to access your credit report. There may be a \$10 fee each time you lift the freeze.

Experian
PO Box 9554
Allen, TX 75013
1-888-397-3742
experian.com

TransUnion
PO Box 2000
Chester, PA 19016
1-888-909-8872
transunion.com

Equifax Information Services LLC
PO Box 105788
Atlanta, GA 30348-5069
1-800-349-9960
equifax.com

- **File an identity theft complaint with the Bureau of Consumer Protection.** You can request a complaint form at 1-800-422-7128 or at www.datcp.wi.gov.
- **Contact the Division of Motor Vehicles if your driver's license or ID card is stolen.** You can also ask the DMV to place a notation on your driver record so that DMV and law enforcement will require additional identification documents when anyone (including you) attempt to conduct business with them. WI Department of Transportation, PO Box 7995, Madison, WI 53707, 608-264-7447, dot.wisconsin.gov.
- **Contact the Postal Inspector if your mail was stolen or if an identity thief used a false address:** 1-800-275-8777, uspis.gov
- **If a debt collector contacts you** explain that you are the victim of identity theft and that the bill they are trying to collect is fraudulent. Ask for the steps **if you are accused of a crime committed in your name.**
- **Contact the arresting or citing law enforcement agency** to inform them of the situation. You may be required to file a petition with the court to request and prove your innocence. Once law enforcement or a judge conclude that you were not the person who committed the crime, you will be given a Certificate of Clearance that you will need to keep with you at all times.
- **In some cases** criminal identity theft may best be handled by contacting a private attorney to assist with working through the legal process. The Statewide Lawyer Referral Services Hotline, 1-800-362-9082, can help you find affordable representation in your area.

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Finding a good contractor or repair service is important—a home improvement project gone wrong can cost you. The following is from the U.S. Federal Trade Commission, Consumer Information website: consumer.ftc.gov/articles/0242-hiring-contractor

Do Your Research

- Check with friends or neighbors who've had improvement work done.
- Check sites you trust that post ratings and reviews. You may view a provider's online reputation by searching the name with words like "scam," "rip-off," or "complaint."
- Check for qualifications. You may call your local building department or Wisconsin's Consumer Protection Agency 608-224-5012 for area licensing requirements.

Before You Hire

- **Get Written Estimates from Several Agencies** -the lowest bid may not be the best choice.
- **Ask Questions**
 - How many projects like mine have you completed in the last year?
 - Will my project require a permit?
 - May I have a list of references? (Ask each client how long ago the project was and whether it was completed on time. Was the client satisfied? Were there any unexpected costs?)
 - What type of insurance do you carry? (Contractors should have personal liability, worker's compensation, property damage coverage. You may ask for copies of current insurance certificates, or you could be held liable for any injuries or damages that occur.)
 - Will you be using subcontractors? (They too should have insurance coverage and licenses.)

Understand Your Payment Options

- **Don't Pay Cash**
- **Try to Limit your Down Payment**
- **Try to Make Payments Contingent On Completion of Defined Amounts of Work**

Get a Written Contract

Before you sign a contract, make sure it includes:

- The individual or agency's name, address, phone and license number (if required)
- The estimated start and completion date, and how change orders are handled
- The payment schedule, including subcontractors and suppliers
- A detailed list of all materials; who's responsible for choosing and amount budgeted
- Information about warranties covering materials and workmanship, with contact information
- What the agency will or won't do –is clean up and trash hauling included?
- Any promises made during calls or conversations

Keep Records -including logs of calls, conversations and activities

These records are important if you have problems –during or after the project is complete.

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Choosing an Elder Law Attorney

Elder law encompasses many different fields of law (i.e. preservation and transfer of assets, use of durable powers of attorney for financial management or health care decision-making, Medicare, Social Security, etc.). You will want to hire an attorney who regularly handles matters in the area of law of concern to your case and who will know enough about the other fields to question whether actions taken might be affected by other areas of law.

Take the time to interview prospective attorneys. Not every attorney is right for each client. The attorney/client relationship must be built on mutual trust and understanding. The following is advice from the National Academy of Elder Law Attorneys (NAELA), naela.org.

Before Choosing and Meeting with an Attorney

- Does his or her practice emphasize a particular area of law?
- How long has the attorney been in practice? In this field of law?
- Is there a fee for the first consultation, and if so how much is it?
- Given the nature of the case, what information should you bring to the initial consultation?

During the Initial Consultation

At your appointment you will be asked to give an overview of the reason you are seeking assistance, so be sure to organize and bring all the information pertinent to your situation. After you have explained your situation, ask:

- What will it take to resolve it? Are there alternate courses of action?
- What are the advantages and disadvantages of each possibility?
- Who will handle your case? Has that attorney handled matters of this kind in the past?
- If a trial may be involved, does the attorney do trial work? If not, who does? And how many trials has he or she handled?
- How are fees computed?
- What is the estimate of the cost to resolve your problem and how long will it take?

Get It In Writing

Once you decide to hire the attorney, ask that your arrangement be put in writing. The letter or formal contract should spell out what services the attorney will perform for you and what the fee and expense arrangement will be.

Make It a Good Experience

Asking the above questions will not only help you determine who to hire, but it will help establish a relationship of trust and open communication with the attorney you do select.

What to Ask at Medical Visits

10 Questions You Should Know When You Visit Your Doctor

You can make sure you get the best possible care by being an active member of your health care team. Being involved means being prepared and asking questions.

During your appointment, make sure to ask the questions you prepared before. Start by asking the ones that are most important to you. A simple question can help you feel better, let you take better care of yourself, or save your life. The questions below from the Agency for Healthcare Research and Quality, U.S. Department of Health & Human Services can get you started.

1. What is the test for?
2. How many times have you done this procedure?
3. When will I get the results?
4. Why do I need this treatment?
5. Are there any alternatives?
6. What are the possible complications?
7. Which hospital is best for my needs?
8. How do you spell the name of that drug?
9. Are there any side effects?
10. Will this medicine interact with medicines that I'm already taking?

Other Helpful Tips

These steps will also help prepare for your appointment:

- Ask someone to go to your appointment with you to help you understand and remember answers to your questions.
- Create a health history that includes your current conditions, medications and past surgeries or illnesses. Bring it to your appointment.
- Know your family's health history, such as your parents' health conditions.
- Bring a list of all your medicines, prescribed and over-the-counter.

ahrq.gov/patients-consumers

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Choosing a Support Group

Things to Consider Before Joining a Support Group

The following is advice from the Mayo Clinic, mayoclinic.org/support-groups. Each type of support group has its own advantages and disadvantages. You may find that you prefer a structured, moderated group. Or you may feel more at ease meeting less formally with a small group of people.

Plan to attend a few support group meetings to see how you fit in. If the support group makes you uncomfortable or you don't find it useful, try another one. Remember that even a support group you like can change over time as participants come and go.

Also be aware that you may be at a different stage of coping or acceptance than are others in the support group. Or they may have a different attitude about their situation. While such a mix can provide rich experiences, it may also be helpful or even harmful. For instance, some in the group may be pessimistic about their future, while you're looking for hope and optimism. Don't feel obligated to keep attending the group if a conflict or group dynamic is upsetting —find another group or just sit out for a while.

Getting the Most Out of a Support Group

When you join a new support group, you may be nervous about sharing personal issues with people you don't know. So at first you may benefit from simply listening. Over time, though, contributing your own ideas and experiences can help you get more out of a support group. Remember support groups are not a substitute for regular medical care. If a support group isn't your thing but you need help coping with your condition or situation, talk to your doctor about counseling or types of therapy.

Support Group Red Flags

Not all support groups are a good match. Some may be driven by interests of one or more members. Look for these red flags that may signal a problem with the support group:

- Promises of a cure for your disease or condition
- Meetings that are predominantly gripe sessions
- A group leader or member who urges you to stop medical treatment or who is directive in any way
- High fees to attend the group
- Pressure to purchase products or services
- Judgment of your decision or actions

Be especially careful when you're involved in internet support groups:

- Keep in mind that some online support groups are used to prey on vulnerable people.
- Be aware of the possibility that people may not be who they say they are, or may be trying to market a product or treatment.
- Be careful about revealing personal information, such as your full name, address or phone number. Understand the terms of use for a particular site and how your private information may be shared.
- Don't let internet use lead to isolation from your in-person social network.