

# Caregiver Guide



**Sentara<sup>®</sup>**  
Health Plans

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# Are you a caregiver, or could be one soon?

Caring for a loved one can be both exhausting and rewarding.

Caregivers are often family members or friends who provide support to someone who is aging, or who has a chronic illness, or a disabling condition. As a caregiver, you are able to fill a critical role in the overall health and well-being of your loved one.

Care might be full or part-time. It could be in your home or performed from a distance. Duties include dispersing medication, running errands, shopping for groceries, preparing meals, cleaning, or helping with basic self-care, like bathing, eating, or toileting. Some may need to help transfer their relative, child, or friend from their bed to a wheelchair.

## Caregiver facts



**1 in 5 Americans are caregivers**



**61% are women**



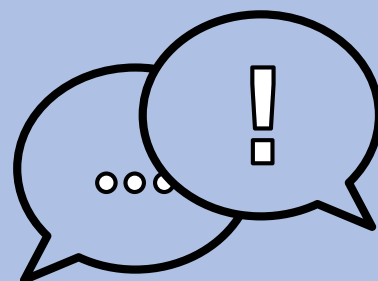
**24% care for more than one person**

Caregivers can quickly become overwhelmed while providing care for chronically ill or disabled loved ones. They are often managing families of their own and working. The majority of family caregivers work full or part-time jobs. Regardless of what caregiving looks like for them and their loved ones, caregivers need support and encouragement.

# Starting the discussion

Older adults and people with disabilities should be able to live where they want, with the people they choose, and take part in their communities. Communicating with your loved one about their wishes and how you are able to support them is crucial to taking the next steps.

Sometimes the need for help from a caregiver is obvious, such as in a medical crisis or accident. You can also look for clues in these areas that indicate additional help may be needed:



## Mobility

They may be prone to falling, cannot manage the stairs in their home, or are confined to a wheelchair.



## Mental health

Are they depressed, anxious, or experiencing difficulty with their memory? If so, talk with them and offer support. Develop a support plan.



## Finances

Are they able to manage their day-to-day personal finances? You may want to help with organizing their bills, offer to pay bills for them, or suggest a financial manager.



## Driving

If they are not able to drive safely, help them find shuttles, buses, and other transportation.



# Choosing the path

It is important to have a plan, and to practice respectful, open, and honest communication. The plan you, your family, and your loved one maps out should be based on your loved one's physical, mental, and social needs—now, and in the near future.

In order to select the best option of care for your parent, friend, or child, you should first assess how much support they will require. Their primary care provider (PCP) can review their mental and physical condition. This should help evaluate their ability to safely live on their own, as well as reviewing the risks involved in staying in their current living environment.

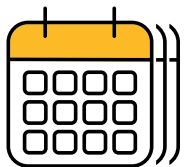
Speak with your family before meeting with the person you may be caring for, if possible. Give everyone the chance to discuss their own needs and concerns, and what role they want to or are willing to play as part of a family caregiving team.



## Housing options

If you have a family member or friend who can no longer safely live on their own, or who is disabled and requires assistance, there are several housing options. Depending on the amount of support they need, there are choices to best meet those needs, including:

- Helping an elder move to a senior living community
- Caring for a family member, friend, or child in your own home
- Connecting with a professional caregiver
- Moving your loved one to assisted living, institutional care, or hospice



## Adjustment period

- Take it slow. Learn about your loved one's mental and physical diagnosis in order to know how to move forward.
- Make a plan that best fits both your needs. Consider the best location for your loved one, their social needs, healthcare options, and finances.
- Talk to your family, your loved one's doctor or other healthcare provider, a counselor, or a social worker for help deciding what kind of long-term care is the best solution.



# Becoming a caregiver

Caregiving takes on different forms depending on the needs of your loved one. The goal of a caregiver is to support the activities of daily living, quality of life, and the independence of their aging or disabled family member, friend, or child.

## Types of caregivers

- Family caregiver. This can be short or long-term.
- Long-distance caregiver. Your role is to hire and manage in-home care services.
- Paid caregiver. These may be found through an agency, and may be full or part-time.

Families are the primary source of support for older adults and people with disabilities in the U.S. Not only are the majority of caregivers over age 50 facing the realities of their own aging, but they are also dealing with the complicated emotions and losses typically found in the caregiving role.

Caregiving from a distance may not feel as physically exhausting as an in-person caregiver, but will likely bring feelings of frustration, worry, anger, and anxiety. Long-distance caregivers face concerns about taking too much time off from work, being away from family, and travel costs. You are doing the best you can, and you're not alone.

## Caregiver roles

While some older adults and people with disabilities receive care from paid professional caregivers, most count on unpaid assistance from families, friends, and neighbors. The list of typical tasks caregivers provide include:

- Help with daily living activities like dressing, bathing, and giving medications
- Order and pick up medications
- Shop for groceries and prepare meals
- Clean the house or do laundry
- Schedule appointments and provide transportation
- Discuss a care plan with doctors and care coordinators
- Handle a medical emergency

Read advice for caring at home from real caregivers at **[caregiveraction.org/around-the-clock-caregiving](https://caregiveraction.org/around-the-clock-caregiving)**. You will find suggestions on how to help your loved one use the bathroom, shower, and reposition or transfer positions.



# Caring for the caregiver

Caregivers focus a lot of energy and attention on the needs of others, which is praiseworthy. Unfortunately, they can quickly lose sight of their own needs and become depleted, worn down, or ill. It is important to maintain a work-life balance, develop a support system, and seek help from family, friends, or local agencies.

## Work-life balance

- Try to balance your job and caregiver responsibilities with ground rules set in place.
- Research shows caregiving can take a significant emotional, physical, and financial toll. Local support services and agencies can reduce caregiver depression, anxiety, and stress, enabling caregivers to provide care longer, and therefore avoiding the need for institutional care.
- Employees covered under the federal Family Medical Leave Act (FMLA) may be able to take up to 12 weeks of unpaid leave each year to care for relatives. Ask your human resources office about your options for unpaid leave.

## Your support team

A carefully selected care team is a necessary complement to a loved one's plan of care. While caregiving can be physically, emotionally, and financially stressful, a strong support system and research can help reduce the burden. Suggestions include:

- Ask for help and support from friends, family, and neighbors.
- Local resources and online communities may lend support.
- Spend time with friends. Leave the house.
- Connect with caregiver support groups.
- Don't try to do it alone.



## Caregiver facts



**61% work and provide care**

**59% have high emotional stress**

**23% experienced a decline in health**

**21% provide unpaid care**

## Healthy habits for caregivers

Taking care of yourself is key to being an effective caregiver. Be sure to set aside time for yourself, eat healthy foods, and enjoy time out of the house. Some caregivers see a decline in their own health due to the stress caregiving may cause. Be sure to take part in stress relieving activities and self-care.

## Signs of stress

As a caregiver, you may be so focused on your loved one that you do not realize your own health and well-being are suffering. Watch for these signs of caregiver stress:

- Feeling overwhelmed, angry, easily irritated, or constantly worried
- Feeling tired or having trouble sleeping
- Feeling sad or losing interest in activities you used to enjoy
- Gaining weight, losing weight, frequent headaches, or other physical problems
- Abusing alcohol or drugs, including prescription medications

Ask for and accept help. Prepare a list of ways others can help you, and let the helper choose what they would like to do. For instance, a friend may offer to take the person you care for on a walk a couple of times a week. A friend or family member may be able to run an errand, pick up groceries, or cook for you.

## Respite care

Respite care provides you with short-term or temporary help with caring for your loved one. Caregiving can be demanding and time consuming. Whether it's for a few hours a day, or a few days a week, respite care is a great option for providing relief to caregivers.

You may be able to take advantage of respite care for your loved one. This can be a very short inpatient stay given to a hospice patient so their usual caregiver can rest. Your loved one may stay up to five days. Contact their Medicare plan before you use this service.

The Virginia Lifespan Respite Voucher Program (VLRVP) also provides reimbursement vouchers to Virginia caregivers for the cost of temporary, short-term respite care for individuals of any age, with a documented disability or medical condition. Respite funding is limited to \$595 per family through June 30, 2026, or until funds are exhausted. Visit [vda.virginia.gov](https://vda.virginia.gov) to learn more.

## Getting paid

Can caregivers get paid? It varies by state. Contact your local Area Agency on Aging. Contact details are listed in Section 7, Agencies and organizations, on page 10.



# Making financial and legal decisions

Communication is crucial as you and your loved one make financial and legal decisions. Seeking professional guidance is advised. You will need to get organized, create a budget, and complete legal forms that will enable you to care for your family member, friend, or child. It may help to gather and store all medical, banking, and financial information in one location.

Find help creating a budget at [caregiver.va.gov/support/caring\\_for\\_your\\_finances.asp](https://caregiver.va.gov/support/caring_for_your_finances.asp).

As a caregiver, you may need your loved one to complete one or more of these legal forms in order to assist with their healthcare and finances.







## HIPAA authorization form

The HIPAA authorization form is a simple, yet important document for caregivers. It allows your loved one to grant you access to their healthcare information. Every doctor's office should have this form available for patients.



## Power of attorney (POA)

In the event a loved one becomes unable to make decisions or care for themselves, a medical POA grants access to information, and gives the caregiver the ability to make medical decisions for their loved one. This document must be prepared while your loved one is still mentally competent.



## Advance care plan

An advance care plan, or advance medical directive, is a signed and witnessed document on which your loved one can appoint a healthcare agent and state their choices for medical treatment. There may be a time when your loved one is unable to make healthcare decisions for themselves. They have the right to say what they want to happen, if that time comes. Before this happens to your loved one, they can:

- Fill out a written form to give someone the right to make informed healthcare decisions for them if they become unable to make decisions for themselves.
- Give doctors written instructions about how they want them to handle their healthcare if they become unable to make decisions for themselves.

Find this form on our website, [sentaramedicare.com/advance](https://www.sentaramedicare.com/advance).



## Appointment of representative form

Your loved one can have someone, such as a caregiver, relative, friend, advocate, or attorney help them file a complaint, request a coverage decision, or file an appeal. To appoint a representative, complete the Medicare form at [cms.gov/medicare/cms-forms/cms-forms/downloads/cms1696.pdf](https://www.cms.gov/medicare/cms-forms/cms-forms/downloads/cms1696.pdf).



## Authorization to disclose personal health information

This form gives Medicare permission to talk to someone of your loved one's choosing about claims and health records. Download this form at [cms.gov/medicare/cms-forms/cms-forms/downloads/cms10106.pdf](https://www.cms.gov/medicare/cms-forms/cms-forms/downloads/cms10106.pdf).

# Addressing healthcare needs

Caregivers fill a critical place in the healthcare system. Securing the best healthcare coverage for your loved one may serve as additional support for you, the caregiver. Here are some basics to consider when deciding on healthcare coverage for your loved one.



## Caregiver fact

**26% have difficulty coordinating care**

## Original Medicare

Provided by the federal government, Original Medicare is the health coverage assigned, unless the beneficiary joins an alternative plan, like Medicare Advantage. Original Medicare recipients generally have to pay a portion of the cost for each service received.

## Medicare Advantage plans

These plans offer the same coverage that Original Medicare covers, plus additional benefits and coverage for services Original Medicare does not include. Most Medicare Advantage plans require enrollees to use doctors within their network, and include prescription drug coverage and over-the-counter drugs. Plans often include transportation, vision, hearing, and dental allowances. Out-of-pocket costs are limited.

## Medicaid

Medicaid is a federal program that provides assistance to low-income people of all ages. It helps cover medical costs.

## Dual-Eligible Special Needs Plan (D-SNP)

A D-SNP provides benefits and services to people with certain healthcare needs and limited income. D-SNP members must be eligible for both Medicare and Medicaid. Special needs plans offer members valuable extra support, such as care coordination services.

## Consider adding Sentara Medicare to your caregiving support team

Sentara Medicare offers several all-in-one Medicare Advantage plans with Part D prescription drug coverage to support your loved one. Plan options include plans for those with both Medicare Parts A and B, two chronic conditions special needs plans, two dual-eligible special needs plans, and a Part B Giveback plan.

We also offer a plan without drug coverage for Veterans with TRICARE for Life. All Sentara Medicare plans include extra benefits at no extra cost.

Get all the benefits your loved one deserves in one plan, including:

- Up to \$350 monthly grocery allowance<sup>1</sup>
- Up to \$200 over-the-counter (OTC) quarterly allowance
- In-home support
- Transportation
- Dedicated care coordinator
- Monthly premiums starting at \$0

You can talk with a Licensed Plan Advisor at **1-855-556-8897 (TTY: 711)**,

April 1–September 30 | Monday–Friday | 8 a.m.–8 p.m.  
October 1–March 31 | 7 days a week | 8 a.m.–8 p.m.

Visit **[sentaramedicare.com](https://www.sentaramedicare.com)**.





# Agencies and organizations

Connect with caregiver support groups or access resources and online communities that may be able to provide support.

## Administration for Community Living (ACL)

The ACL was created so older adults and people of all ages with disabilities could live where they choose, with the people they choose, and partake in their communities.

**acl.gov**

## Advance Care Planning

Sentara Healthcare and the Sentara Center for Healthcare Ethics are offering the community the opportunity to complete their Advance Care Plan (Advance Directive) and register it, free of charge, with our national Advance Directive Registry through the U.S. Living Will Registry.

**sentaramedicare.com/advance**

**(757) 252-9550 (TTY: 711)**

Monday through Friday, 8 a.m. to 4 p.m.

## Alzheimer's Association

The Alzheimer's Association performs global research to end Alzheimer's and all forms of dementia. They offer support and events through local chapters across Virginia.

**alz.org**

**1-800-272-3900 (TTY: 711), 24/7**

## Area Agency on Aging (AAA)

Your local Area Agency on Aging can address the needs and concerns of all older adults in their homes and communities. Find information on your local AAA, including an address and phone number at:

**vaaaa.org/25-area-agencies-on-aging**

## Caregiver Action Network (CAN)

Caregiver Action Network is the nation's leading family caregiver organization working to improve the quality of life for the more than 90 million Americans who care for loved ones with chronic conditions, disabilities, disease, or the frailties of older age. CAN provides education, peer support, and resources to family caregivers, free of charge.

**caregiveraction.org**

**1-855-227-3640 (TTY: 711)**

Monday through Friday, 8 a.m. to 7 p.m.

## Department for the Blind and Vision Impaired (DBVI)

DBVI provides resources to empower Virginians who are blind, vision impaired, or deafblind to achieve their desired levels of employment, education, and independence.

**dbvi.virginia.gov**

**1-800-622-2155 (TTY: 804-371-3140)**

Monday through Friday, 8 a.m. to 5 p.m.

## Eldercare Locator

Eldercare Locator is a referral service that connects you with a range of services and resources for seniors and caregivers in your area.

**eldercare.acl.gov**

**1-800-677-1116 (TTY: 711)**

Monday through Friday, 9 a.m. to 8 p.m.

## Family Caregiver Alliance (FCA)

FCA provides services to family caregivers of adults with physical and cognitive impairments, such as Parkinson's, stroke, and dementia. Caregivers can locate a wide range of local resources to support their quality of life, as well as the people who receive their care.

**caregiver.org**

# Agencies and organizations (continued)

## Finding a Nursing Home

You can find and compare nursing homes and other long-term care resources, like information about paying for nursing care, nursing home residents' rights, and nursing home care alternatives.

**[cms.gov/nursing-homes/  
patients-caregivers/finding-home](https://cms.gov/nursing-homes/patients-caregivers/finding-home)**

## Meals on Wheels America

Meals on Wheels offers home delivery of fresh, warm, and nutritious meals by friendly volunteers.

**[mealsonwheelsamerica.org](https://mealsonwheelsamerica.org)**

**1-888-998-6325 (TTY: 711)**

Monday through Friday, 9 a.m. to 5 p.m.

## National Academy of Elder Law Attorneys (NAELA)

Elder law attorneys are experienced and trained in working with the legal problems of aging Americans and individuals of all ages with disabilities.

**[naela.org](https://naela.org)**

## National Alliance for Caregiving

The National Alliance for Caregiving was created to conduct research, analyze policy, develop national programs, increase awareness of family caregiving issues, and represent the caregiving community.

**[caregiving.org](https://caregiving.org)**

## National Family Caregiver Support Program (NFCSP)

**[vda.virginia.gov/familycaregiversupport.htm](https://vda.virginia.gov/familycaregiversupport.htm)**

## National Institute on Aging (NIA)

NIA leads the scientific effort to understand the nature of aging and to extend the healthy, active years of life. It is the primary Federal agency supporting and conducting Alzheimer's disease research.

**[nia.nih.gov/health/caregiving](https://nia.nih.gov/health/caregiving)**

**1-800-222-2225 (TTY: 1-800-222-4225)**

Monday through Friday, 8:30 a.m. to 5 p.m.

## Office for Aging Services of the Division for Community Living

This office helps older Virginians live as independently as possible by providing services to help them maintain their dignity and security.

**[vda.virginia.gov](https://vda.virginia.gov)**

**1-800-552-3402 (TTY: 711)**

Monday through Friday, 8:15 a.m. to 5 p.m.

## Office of the State Long-Term Care Ombudsman

Ombudsmen advocate for older persons receiving long term care services, whether provided in a nursing home or assisted living facility, or through community-based services to assist persons still living at home.

**[elderrights.virginia.gov](https://elderrights.virginia.gov)**

**1-800-552-5019 (TTY: 1-800-464-9950)**

Monday through Friday, 8 a.m. to 5 p.m.

## Social Security Administration (SSA)

SSA works closely with caregivers who serve as representative payees and oversee Social Security or Supplemental Security Income benefits for those who are unable to manage their own benefits.

The Representative Payee Portal makes it easier for caregivers to manage direct deposit and reporting for their beneficiaries.

**[ssa.gov](https://ssa.gov)**

**1-800-772-1213 (TTY: 1-800-325-0778)**

Monday through Friday, 8 a.m. to 7 p.m.

## U.S. Department of Veterans Affairs

Veterans can access and manage their VA benefits and healthcare.

**[va.gov](https://va.gov)**

**1-800-827-1000 (TTY: 711)**

Monday through Friday, 8 a.m. to 9 p.m.



## **USAgging**

USAgging, leaders in aging well at home, helps older adults and people with disabilities live with optimal health, well-being, independence and dignity in their homes and communities.

**[usaging.org](http://usaging.org)**

**(202) 872-0888 (TTY: 711)**

Monday through Friday, 9 a.m. to 5 p.m.

## **VA Caregiver Support Program**

Counselors can answer questions and provide information about resources and support for Veterans and their caregivers.

**[caregiver.va.gov](http://caregiver.va.gov)**

**1-855-260-3274 (TTY: 711)**

Monday through Friday, 8 a.m. to 10 p.m.

Saturday, 8 a.m. to 5 p.m.

## **Virginia Association of Area Agencies on Aging (VAAAA)**

VAAAA's mission is to enhance the quality of life for all Virginians by enriching the lives of older adults, individuals with disabilities, caregivers, and communities in need of support and services.

**[vaaaa.org](http://vaaaa.org)**

**(804) 644-2804 (TTY: 711)**

Monday through Friday, 8 a.m. to 5 p.m.

## **Virginia Board for People with Disabilities (VBPD)**

VBPD works for the benefit of individuals with developmental disabilities and their families. They identify needs and help develop policies, programs, and services to meet these needs in a manner that respects dignity and independence.

**[vbpd.virginia.gov](http://vbpd.virginia.gov)**

**(804) 786-0016 (TTY: 1-800-846-4464)**

Monday through Friday, 8:30 a.m. to 5 p.m.

## **Virginia Department for Aging and Rehabilitative Services (DARS)**

DARS oversees all state programs, using funds provided by the federal Older Americans Act. DARS' mission is to improve the employment, quality of life, security, and independence of older Virginians, Virginians with disabilities, and their families.

**[dars.virginia.gov](http://dars.virginia.gov)**

**1-800-552-5019 (TTY: 711)**

Monday through Friday, 8 a.m. to 5 p.m.

## **Virginia Department for the Deaf and Hard of Hearing (VDDHH)**

VDDHH supports persons who are deaf and hard of hearing with programs, services, and opportunities throughout the Commonwealth.

**[vddhh.virginia.gov](http://vddhh.virginia.gov)**

**1-800-552-7917 (TTY: 711)**

Monday through Friday, 8:15 a.m. to 5 p.m.

## **Virginia Department of Health (VDH)**

The VDH is dedicated to protecting and promoting the health of Virginians, while fighting chronic disease and educating the public about emergency preparedness. Find contact details for your local VDH online.

**[vdh.virginia.gov](http://vdh.virginia.gov)**

## **Virginia Lifespan Respite Voucher Program (VLRVP)**

This program provides reimbursement vouchers to Virginia caregivers for the cost of temporary, short-term respite care provided to individuals of any age, with a documented disability or medical condition.

**[vda.virginia.gov/vlrv.htm](http://vda.virginia.gov/vlrv.htm)**

## **Virginia Navigator**

The Virginia Navigator's mission is to provide helpful, free local resources for aging, disabilities, post-military life, and overall well-being.

**[virginiannavigator.org](http://virginiannavigator.org)**

# References

## Publications

- Dementia Fact Sheets  
**[vda.virginia.gov/dementiacapableva.htm](http://vda.virginia.gov/dementiacapableva.htm)**
- Dementia Road Map: A Guide for People Impacted by Dementia  
**[vda.virginia.gov/dementiacapableva.htm](http://vda.virginia.gov/dementiacapableva.htm)**
- Medicare & You 2023  
**[medicare.gov/publications/10050-Medicare-and-You.pdf](http://medicare.gov/publications/10050-Medicare-and-You.pdf)**
- Your Guide to Choosing a Nursing Home  
**<https://www.medicare.gov/sites/default/files/2024-07/02174-your-guide-to-choosing-a-nursing-home.pdf>**

## Videos

- Medicare & You: Home Health Care  
Go to **youtube.com** and enter "Medicare & You: Home Health Care" in the search bar.
- Medicare & You: Hospice  
Go to **youtube.com** and enter "Medicare & You: Hospice" in the search bar.



## Sources

- **[acl.gov/programs/support-caregivers](http://acl.gov/programs/support-caregivers)**
- **[alz.org/alzheimers-dementia/facts-figures](http://alz.org/alzheimers-dementia/facts-figures)**
- **[caregiving.org/research/caregiving-in-the-us](http://caregiving.org/research/caregiving-in-the-us)**
- **[cms.gov/outreach-and-education/outreach/partnerships/caregiver](http://cms.gov/outreach-and-education/outreach/partnerships/caregiver)**
- **[medicare.gov/coverage/hospice-respite-care](http://medicare.gov/coverage/hospice-respite-care)**
- **[nia.nih.gov/health/taking-care-yourself-tips-caregivers](http://nia.nih.gov/health/taking-care-yourself-tips-caregivers)**

*'Members with chronic condition(s) that meet certain criteria may be eligible for this special supplemental benefit. Sentara Medicare has an HMO and HMO D-SNP with a Medicare contract. Our HMO D-SNP also has a contract with the Virginia Medicaid Program. Enrollment in Sentara Medicare depends on contract renewal.*





## Do you have questions?

Call **1-866-983-1150 (TTY: 711)**

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Scan to visit our website.

