



Understanding Our Client Base

International Long Term Care Insurance Conference

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THE ELEVENTH ANNUAL INTERCOMPANY LONG TERM CARE INSURANCE CONFERENCE

ILTCI



Presented By

Kay Huth
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LTC Experience From a Caregiver Viewpoint (Lessons from Mom)



“My name is Gwen and I have Alzheimer’s”



Mom – December 1955



Mom – December 2020



Mom, the Case Study:

Demographics

- Female
- Caucasian
- Former Smoker
- Widowed

- Homeowner/Farm owner
- H.S. Education +
- Worked until age 67
- Four Children

Family Dynamics

- Four Siblings (3/4 shared primary caregiving)
- Daughter #1 – Financial POA
- Daughter #2 – Health Care POA

- Close Proximity (60 mile radius of mom)

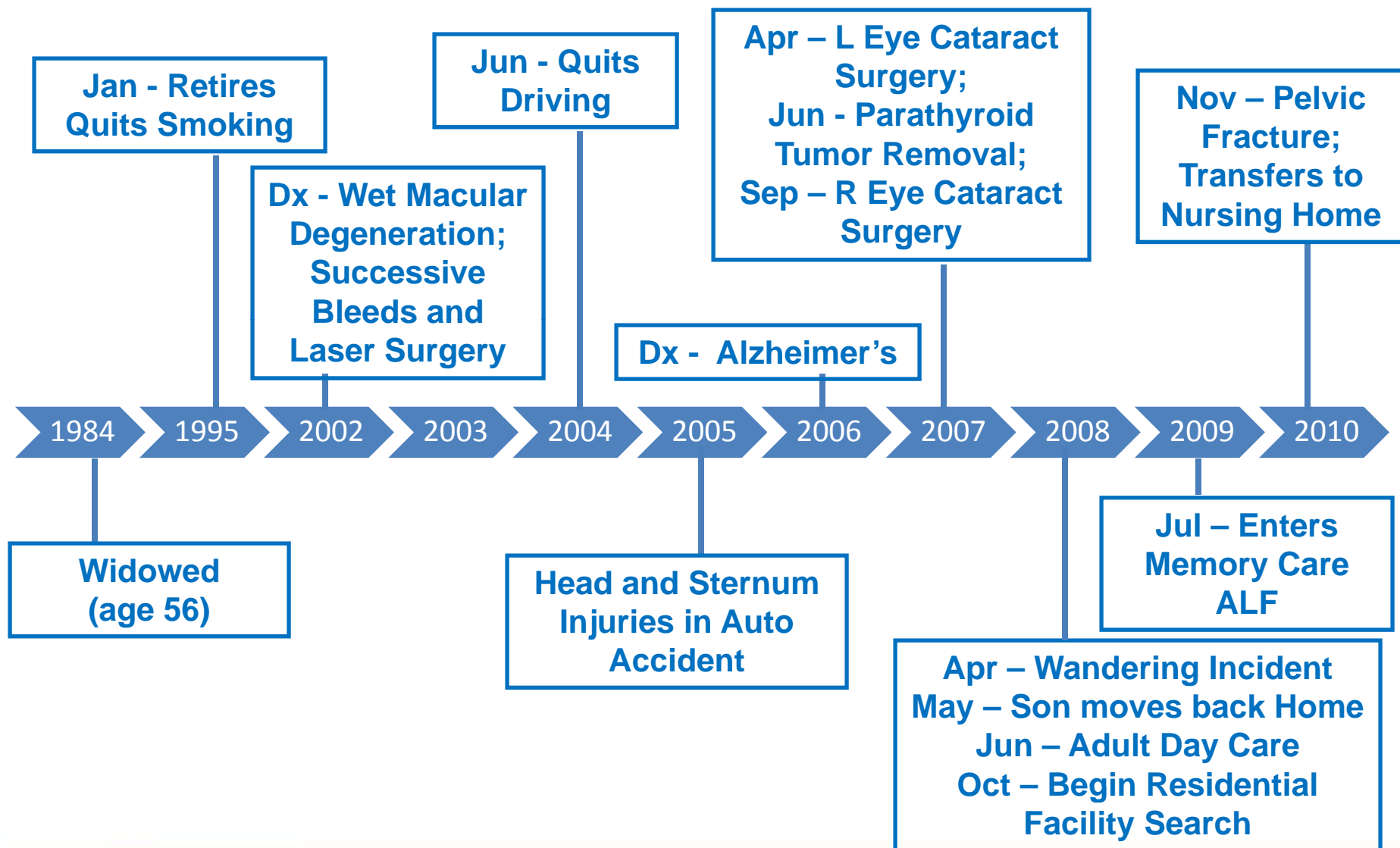
Medical History

- Macular Degeneration
- COPD
- Osteoporosis

- Parathyroid Tumor
- Alzheimer's
- Pelvic Fx



From Diagnosis to Residential Care





Cost, Care and Focus

Home Alone – Pre Wandering

- 24/7 Sat/Sun Family Care
- Home Maintenance
- Light Housekeeping
- Medication Assistance
- Managing Financials
- Managing Medical Appts.
- Family Caregiving Focus: Declining experience; increasing IADL support
- Mom: increasing social isolation, fear, uncertainty and confusion

Home + Adult Day Care

- 24/7 full time care needed
- \$24,000 annual paid care
- 8 Hours ADC/5 days; 16 hours unpaid family care/5 days + 24 hours unpaid family care/2 days = 42 hours/wk for each of 3 family caregivers
- Family Caregiving Focus: Further decline in experience; primarily IADL with some ADL support; evaluating residential care options

Assisted Living Facility

- 24/7 full time care
- \$55,000 + annual paid care
- HPOA & FPOA in place and activated
- Loss of independence but increased opportunity for socialization
- Family Caregiving Focus: IADL support and enhancing experience

Nursing Home

- 24/7 full time care
- \$118,000+ annual paid care
- Limited choice
- Increased legislated restrictions
- Family Caregiving Focus: IADL support and enhancing experience; advocacy



24/7 Coverage Breakdown

Caregiver Kay

- 5:00 am – 8:00 am M-F: Shower assistance, breakfast, am medication, packs lunch, ADC drop-off
- Wednesday evening pick-up/dinner
- Housekeeping, Shopping, Medical appts.
- 1/3 weekends

Caregiver Kent

- Moves in with mom
- 4:00 pm - 5:00 am M-F: ADC pick-up, dinner, evening medication, night supervision
- Household maintenance

Caregiver Connie

- 1/3 weeks works remotely from Mom's to provide break. Covers 24 hours M-F
- 2/3 weeks covers 30 hours Sat/Sun
- Laundry

Caregiver Burnout



Self Service Experience





Case Study Observations



- Let me participate
- Let me choose
- Provide a meaningful environment
- Provide meaningful activity
- Hire the right staff

- Power of touch
- Power of music
- Power of the dining experience
- Power of children
- Power of animals



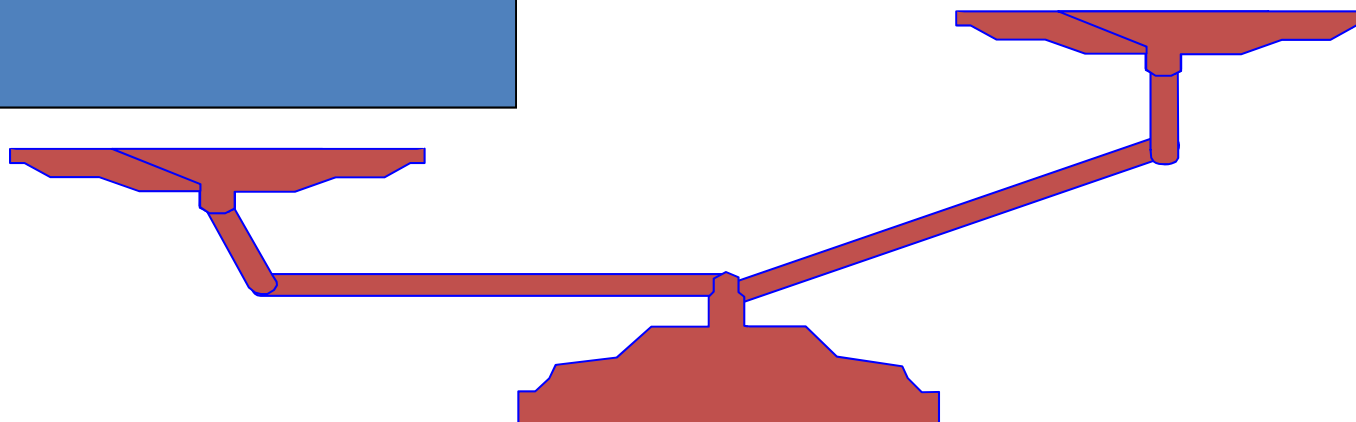
Optimizing the Financing and Experience in Long Term Care

Financing

- Leveling the payor playing field
- Cost of providing ADL and medical assistance
- Alternative models

Experience

- Lowest paid employee (CNA) is delivering the primary experience
- Continuous Transition
- Legislative restrictions
- Safety vs. risk of injury
- Care coordination





Creating Caring Communities

**Presented by Chris Perna
CEO, Eden Alternative®
March 2011**



Brief Overview of the Person-Directed Care Movement

- Beginning: How it got started
- Now: Where it is today
- Future: Where is it going





Brief Overview of The Eden Alternative

- Beginning: How it got started
- Now: Where it is today
- Future: Where we are going





Mission, Vision and Values

Mission:

- To improve the well-being of Elders and those who care for them by transforming the communities in which they live and work.

Vision:

- To eliminate loneliness, helplessness, and boredom.

Values:

- The Eden Alternative Ten Principles



Definition of Elder

An Elder is a person who is still growing still a learner, still filled with potential, and whose life continues to have within it promise for and connection to the future. An Elder is still in pursuit of happiness, joy and pleasure, and their birthright to these remains intact. Moreover, an Elder is a person who deserves respect and honor and whose work it is to synthesize wisdom from long-life experience and formulate this into a legacy for future generations.

**From - The Live Oak Project, Barry Barkan, founder of
the Live Oak Project**



Principle One

States the Problem...



The three plagues of loneliness, helplessness, and boredom account for the bulk of suffering among our Elders.



Eden Alternative Vocabulary

- **Loneliness...**



the pain we feel when we want, but can not have, companionship



Eden Alternative Vocabulary

- **Helplessness...**



the pain we feel when we only receive care but do not have an opportunity to give care.



Eden Alternative Vocabulary

- **Boredom...**

the pain we feel when our lives lack variety and spontaneity.





Eden Alternative Research

Human Habitats help Elders combat loneliness, helplessness and boredom



More research information, go to www.edenalt.org

Eden Alternative International Research Committee

**Case Studies in Person-Directed Care at Westminster Thurber (Eden Registered Home)
A Case for Implementation -
By Pioneer Network**



Principle Two

- Gives us the solution...

An Elder-centered community commits to creating a Human Habitat where life revolves around close and continuing contact with plants, animals and children. It is these relationships that provide the young and old alike with a pathway to a life worth living.





Eden Alternative Concepts

- Institutions control
- Habitats nurture and grow





Eden Alternative Concepts

People Who Live In Institutions...

- ◆ Convicted Criminals
- ◆ The Chronically Mentally Ill
- ◆ Cloistered Nuns
- ◆ Juvenile Delinquents
- ◆ Military Recruits
- ◆ Frail Elders





Eden Alternative Concepts

Human Habitats

nurture the human spirit as well as
the human body



*It is better to live
in a garden.*



Eden Alternative Concepts

Elders that are in the phase of their life where they are frail deserve...

- ◆ A rich, vibrant environment that is filled with social and biological diversity.
- ◆ Opportunities to build relationships with other living things.
- ◆ A life worth living.





Eden Alternative Concept

Human Habitats promote...

- ◆ Empowered care partners
- ◆ Consistent care partnerships
- ◆ Meaningful relationships
- ◆ Measurable results
- ◆ *Well-being for ALL*



“We must light the fires of change; we must light the fires that alleviate mediocrity; we must light the fires that alleviate the plagues of loneliness, helpless, and boredom; and we must light the fires that alleviate hopelessness.”

...Cheryl Kruschke, co- chair of the Eden Alternative International Research Committee



Eden Alternative Concept

Definition of Care Partner:

By our definition, care partners include family, friends, neighbors, leadership, hands-on staff, volunteers, home health professionals, **and the Elder him/herself.**





Principle Three

1st of the Antidote Principles...

Loving companionship is
the antidote to loneliness.



**Elders deserve easy access to
human and animal companionship.**



Eden Alternative Vocabulary

◆ Companionship



- ◆ Requires close and continuing contact with other living being
- ◆ Animal companionship is an ancient and universal balm for loneliness
- ◆ For human companionship to flourish, people must know each others' stories



Principle Four

2nd Antidote Principle...

An Elder-centered community creates opportunity to give as well as receive care.



This is the antidote to helplessness.



Eden Alternative Concept

Care Balance

- ◆ Elders need opportunities to give care.
- ◆ Elder's Care Partners need opportunities to receive care.





Eden Alternative Tools

Gardens: Growing, harvesting, building relationships between nature and people

- ◆ Add to rather than replace indoor plants
- ◆ Wheelchair accessible raised beds
- ◆ Low maintenance
- ◆ Flowers and vegetables
- ◆ Attract local wildlife



Value Partner of Eden Alternative: **Design Generations, LLC** – helping others to create outdoor environments that build relationships.
www.designforgenerations.com



Eden Alternative Results

Human Habitats help Elders maintain function and independence

Elmhurst Extended Care, Providence, RI (Eden Registered Home) – Data from 2005

- Decreased need for antidepressant and psychotropic prescriptions
- Decrease in the average number of medications per Elder
- Decreased drug cost
- Reduced incidents of pressure sores
- Reduced incidents of incontinence
- Decrease in irritability scores
- Decreased number of skin tears
- Increased census
- Increased revenue and net operating income
- Decrease in staff absenteeism
- Financial Benefits for the organization:
 - Employee injuries reduced by 63%
 - Lower Worker's Comp costs
 - Agency nursing hours reduced to zero
 - Turnover decreased from 46% to 4%
 - Lower unemployment costs
 - Overtime decreased by more than 50%
 - Fundraising increased by more than 50%

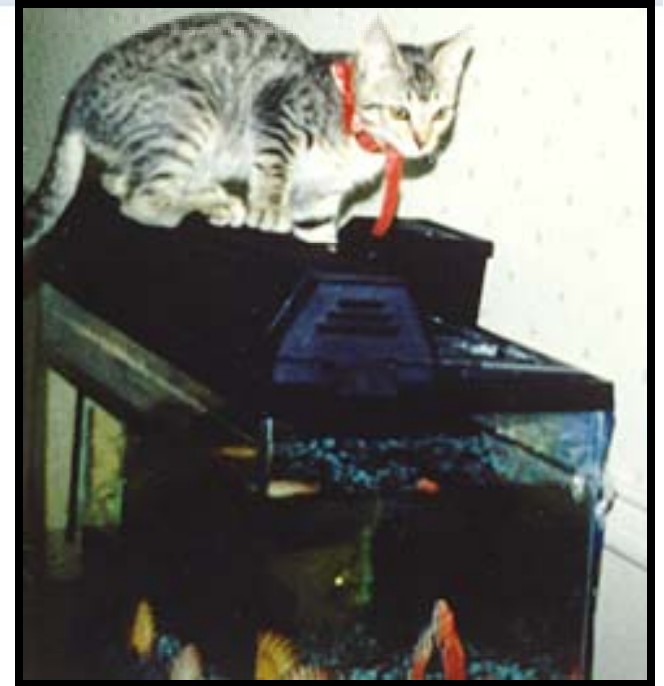




Principle Five

3rd Antidote Principle...

An Elder-centered community imbues daily life with variety and spontaneity by creating an environment in which unexpected and unpredictable interactions and happenings can take place.



This is the antidote to boredom.



Eden Alternative Concept

In a bureaucracy, spontaneity is unwanted.

In a Human Habitat it is welcomed...

- ◆ Unrelieved routine dulls the senses and the mind
- ◆ Spontaneity can not be scheduled
- ◆ Small, unexpected simple pleasures delight the human spirit





Principle Six

1st of the Practice Principles

Meaningless activity corrodes the human spirit.

The opportunity to do things that we find meaningful is essential to human health.



Delivering the newspaper



Eden Alternative Test

- ◆ Is the intervention **close** to the Elder?
- ◆ Does it offer **continuous** access to:
 - companionship?
 - opportunities to give care?
 - variety and spontaneity?
- ◆ Does the intervention **promote human growth**?



Principle Seven

2nd Practice Principle

Medical treatment should be the servant of genuine human caring, never its master.





Eden Alternative Concept

We rely too much on medications to eliminate the Three Plaques.

Medications are too often used as a substitute for genuine care.

The need for medications decreases when we recognize and respond to our Elders' spiritual needs.





Principle Eight

3rd Practice Principle

An Elder-centered community honors its Elders by de-emphasizing top-down bureaucratic authority and seeking instead to place the maximum possible decision-making authority into the hands of the Elders or into the hands of those closest to them.





Eden Alternative Golden Rule

As Management Does Unto Care Partners, So Shall Care Partners Do Unto Elders





Eden Alternative Concept



Decision-Making authority should be placed
with the Elder or as close to the
Elder as possible....

*Traditional nursing homes have relied too heavily upon top-down
bureaucratic authority, like factories.*



Principle Nine

The Eden Alternative understands that ...

Creating an Elder-centered community is a never-ending process.

Human growth must never be separated from human life.





Eden Alternative Concept

Team Approach

- ◆ Few layers of management
- ◆ Elders and care partners make most decisions
- ◆ Elder-directed focus
- ◆ Encourages innovation and pride

Department Approach

- ◆ Numerous layers of management
- ◆ Managers make most decisions
- ◆ Organization-directed focus
- ◆ Encourages conformity with established routines





Principle Ten

Wise leadership is the lifeblood of any struggle against the Three Plagues.

For it, there can be no substitute.



Dr. Bill Thomas &
Judy Thomas



What kind of long term care would you want?





Eden Alternative Ideas

Education is the key to growing a beautiful garden



- ◆ Care partners
- ◆ Elders
- ◆ Physicians
- ◆ Regulators
- ◆ Community
- ◆ Board / Owners
- ◆ Families



Eden Alternative is
changing the world for
Elders and their
Care Partners

Get involved in your :

- State coalition
- The Pioneer Network –
www.pioneernetwork.net
- Professional and Trade Associations



Learn More about The Eden Alternative®

- Connect with Eden Associates, Mentors and Registered Homes
- Learn how to become part of this vital social movement
- Visit our website for the latest information and links

www.edenalt.org



The Eden Alternative®



It can be different!

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Energizing
the Industry

THE ELEVENTH ANNUAL INTERCOMPANY LONG TERM CARE INSURANCE CONFERENCE



Questions?