Congregate Care Mary and Don

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Abstract

Long-term care decisions are frequently tricky and extremely disturbing. They can represent a significant exit from how life was anticipated to be. For that reason, income and property protection are very significant factors to consider as a strategy for retirement. To realize practical and long-term care planning for those with chronic diseases and disability, both before and after retirement, a sound financial plan that ensures economic growth and guards properties forms a critical part of successful long-term care. This is illustrated in the case of Mary and Don.

Introduction

Long-term care is usually not an activity on its own. It involves some medical events as well as non-medical activities which are required by those individuals with chronic diseases or disabilities. More often than not, it gets connected with ageing.

In the scenario of Mary and Don, which is experienced by many people in real-life situations, long-term care comprises every activity of daily living, ranging from offering help during bathing and dressing to even medical care requiring skilled and professional personnel. Depending on the individual's choice and preference, such long-term care may be provided at home or community centres. It is noted that Mary and Don preferred home-based care.

Additionally, long-term care costs and expenses vary from country to country. The burden or the ease of long-term care depends on a number of factors, such as the extent of disability or condition of health, the living situation of the aged and disabled, the financial state of the supporters, service preference and concern issues of those seeking long-term care, as in the case of Mary and Don.

Extent of disability

The length of disability plays a critical role in the decision-making of long-term care. Different forms of disabilities lucidly show the degree of impairment and the time limit within which the limitation is expected to heal. Temporary total disability is where an individual is unable to work and is given some duration of time to recuperate and recover (Harris et al., 2016). On the other hand, permanent total disability is where an individual's disability renders him or her incapable of undertaking his or her

duties and other work-related tasks. Temporary partial disability makes a person unfit to perform tasks that he or she was able to complete before sustaining the disability. This kind of limitation only lasts for a short duration of time as an individual is recuperating from the disability or illness. Lastly, there is permanent partial disability, where the affected individual is rendered unable to perform similar tasks as before the disability or the injury (Harris et al., 2016).

In the case of Mary, she was diagnosed with Alzheimer's disease, a condition that affects the brain and is incurable. As such, Mary's case could be grouped as a permanent partial disability. This is for the reason that she would never perform and return to the condition she had been in initially. This led to Don being her full-time caregiver.

From this scenario, it is seen that the extent of disability plays a vital role in the decision-making of long-term care. First and foremost, the degree of impairment determines the period one will require to recuperate. As a result, it is connected with the financial value one is to spend during the treatment of such a disability (Alzheimer's, 2015). A lot of money is required, like in the case of Mary and Don, as the disease Mary was diagnosed with is incurable but can only be controlled. Furthermore, Mary had other health issues which consumed a lot of their savings, such that it forced Don to start seeking help from other family members.

Living Situation

It is worth noting that there is a wide range of potential living situations for the aged and those who are disabled or are suffering from chronic diseases. The available options get widely spread and vary with the individual, ranging from making arrangements for free help (Bonaca et al., 2015).

Independent living is the type of life whereby a healthy older person may decide to live independently. However, there is usually 24-hour access to an attendant. A healthy person can continue to live alone until his or her health deteriorates, thereby forcing the individual to rely on assistance from competent nursing care. Don chose independent living when Mary was diagnosed with multiple diseases and disabilities; it was not until his life too started deteriorating that he had to involve other family members and employ a skilled nurse for care.

The other variety of living that Don chose for his wife was living at home with assistance. He offered to help his wife from home, and even when he was aging, Don proposed to employ a nurse who would visit daily and also perform house chores. This was a kind involving both informal and formal activities ranging from offering help with meals, washing, personal care and so much more. This was an alternative that Don considered to moving from a house to a nursing home.

Furthermore, this kind of living enables one to still stay at his or her place as he always receives the necessary care that would have been offered at the nursing home. It is somehow cost-friendly and somehow efficient on the side of the disabled as it does not allow for frequent movement out of the home compound. The helper comes to the place of residence and gets everything done.

Financial state

Sources of funds and payment methods are some of the most significant factors considered when deciding whether to receive the services of long-term care or not. The pricing and cost of living under long-term care also vary with other factors put into consideration, such as the characteristics of the person in need of the care, the category of the care to be offered and the service provider (Bonaca et al., 2015).

As such, in developing countries and even already developed countries, such facilities as long-term care plans heavily rely on the government budget and grants and are thereby restricted to a significant degree by the administration policies (Bonaca, 2015).

An individual may decide not to depend on the government project of offering long-term care to the disabled and the elderly. As such, one is liable for all the expenses and needs that will be provided for the reason that he or she prefers personal care to government-provided care. What must be known apparently is that such long-term care is always costly since it involves both informal and formal care. It also comprises medical and non-medical care for those with chronic diseases, and this even makes it more costly.

In the scenario of Mary and Don, it is seen that after Don struggled to take care of his dear wife, who was aged and also had other chronic diseases and disabilities, their savings had gone down to the point that they needed financial help from friends and families. To add to this, Don was also deteriorating because of ageing. This situation shows how costly and expensive long-term care is, forcing one to seek financial aid from family members.

Service preference

Consumer preference, also known by some individuals as service preference, is the other factor that influences the decision-making of long-term care. The person to give the care chooses and makes his own decision concerning not only the kind of care required but also the type of person he is willing to have perform and provide the care and even chooses the place or the setting he would like to be based in while receiving the long-term care; that is, either at home or in a care home (Last, Schuldberg & Merchant, 2016).

Some of the components that may influence the choice of an individual as a factor of consumer preference may consist of anticipation of the future requirements, functional status of the facility, the availability of relatives such as friends and family members who can offer such services of long-term care and lastly the household composition (Last, Schuldberg & Merchant, 2016).

Some older individuals, like Don, preferred to receive long-term care within their homes and live with their spouses rather than receive care from a nursing home. However, as time went by and Don was also ageing with his health deteriorating, he preferred to have an extended family to help him out.

That is why he was seeking help from relatives. Furthermore, to confirm that Don's choice of preference was to be served from home, he offered to hire a home-based helper who would come and assist his spouse, Mary, and also do some household chores. All this happened when Don started ailing such that he could no longer take care of himself as well as his wife, Mary.

Concerns and issues

The long-term care option that Don considered for Mary and himself was in-house care. However, there were a variety of long-term-care options that were suitable for the duo because financial challenges were an issue. Such options of care comprised community-based care services, accessory staying units, subsidized senior housing, assisted living facilities, continuing care retirement communities, hospice and respite care and the program of all-inclusive care for the elderly. Such services are freely offered as they are fully funded by the government. So this consideration would have relieved Don from the financial problems as they would not have paid anything but rather be sponsored by the government. The other cheaper option was to ask for assistance from relatives.

The in-house care option that Don chose required a lot of funding, as is evident. They needed enough funds to pay for their helper. Some of the sources of funds would include grants, the lifetime savings that they had accumulated when they were working, donations from friends and other well-wishers as well as fundraising. Otherwise, it would have been prudent if they were assisted by their children and grandchildren, who, presumably by then, were grownups and working as well.

Don and Mary would have invested as they were saving. Such an investment would bring in income that would have been used in taking care of them during the long-term care program. By that, they would not have resolved to ask for financial help from family members. On my side, I am ensuring that I save and invest correctly as a part of my retirement plan.

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