

Aging Wisely™

Comprehensive Care Management and Consultation

Granny's Nanny Gone Bad

Beware of the warning signs to avoid your loved one being taken advantage of by a caregiver—and what to do if it happens

Resources:

For attorneys: <http://www.floridabar.org/>

<http://www.naela.org>

<http://www.floridahealthfinder.gov/> (lookup Florida facilities and agencies licenses)

<http://www.agingcarefl.org/aging/elderAbuse> (Area Agency on Aging, abuse info.)

1-800-96ABUSE-Florida Elder Abuse Hotline

<http://www.agingwisely.com> (for local geriatric care management)

<http://www.caremanager.org> (for *care managers* throughout the country)

It is important to know how to find caregivers and what protections are offered with different options. In Florida, there are different types of agency licenses offering different levels of staffing, background checks, liability insurance and worker's comp for their employees. Hiring a private caregiver leaves you with little protection. Even if you feel comfortable with the person due to a recommendation or background check, your loved one could be liable if the caregiver is hurt on the job. Background checks also do not ensure the individual has never done anything wrong, since incidents may not have resulted in criminal charges.

Visit and keep in touch regularly. Remember the caregiver may be with your loved one many hours and thus stands to gain substantial influence if you do not make sure outside relationships are maintained. Consider hiring a *geriatric care manager* to visit and oversee the caregiver(s) and be on the alert for any potential problems, especially if you do not live nearby. Care managers can help train and support the caregivers as well, in addition to providing an array of coordination services and professional oversight and guidance.

Watch for red flags such as the caregiver isolating your loved one (withdrawal from usual activities, limiting visitors, insisting on coming along on family outings) or the caregiver disclosing inappropriate personal information (especially problems with money, family issues, health problems—eliciting sympathy). You may notice caregivers are calling your loved one “Mom” or “Dad” or otherwise blurring personal boundaries or your loved one makes excuses for the caregiver when they don't show up or otherwise have problems on the job. Be concerned if your loved one wants the caregiver to write checks or help with financial matters or the caregiver is reviewing bank statements or initiating appointments with attorneys or financial professionals or your loved one wants to change long held patterns (hiring a new attorney after 20 years, changing doctors, changing estate plans, etc.). Not all of these things mean the person

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is trying to take advantage of your loved one as they may just be trying to be helpful or nice, but these are some things that we see regularly in cases of undue influence or abuse.

The most important thing to do is to monitor all caregivers closely (hopefully you have an agency involved which provides some oversight, but you should also be monitoring independently either yourself or via a *care manager*) so that you can notice any concerns early. It can be very hard to undo if the caregiver has a strong relationship formed already. If your loved one is competent, there may be little recourse and you may have a hard time convincing them that something unsavory is occurring. If you have concerns, try talking with your loved one or bringing in a trusted advisor or friend to assist. If the caregiver works through an agency, immediately notify the supervisor of any concerns and demand a prompt and concerned response (if you do not get one, report your concerns to the Agency for Healthcare Administration).

A *care manager* may be able to devise a plan with you if your loved one is reluctant—the care manager can often take a subtle approach but begin to more closely monitor and build a relationship with your loved one to mitigate the circumstances. Your loved one may worry about what will happen to the caregiver and have concerns over them losing the job, so they will often need much reassurance. Many times it can be difficult to overcome if they have become very enmeshed in the situation. Again, be wary of caregivers who take on increasing responsibilities and roles in your loved one’s life. Consider carefully the implications when a caregiver offers to “work off the clock” or work privately for your family outside of their agency.

You can contact the state elder abuse hotline (1-800-96ABUSE in Florida) to report concerns regarding abuse (including financial) or neglect. Again, it may be hard to prove a case if your loved on is competent and does not feel there is anything wrong. If you have concerns, an elder law attorney can be a valuable resource to discuss options. Visit www.naela.org or www.floridabar.org for elder law attorney listings if you do not already have a resource.

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