



We're Here to Help

Medicare Caregiver Resource Guide

Independence 

What's In This Guide?

Resources to Help Caregivers Like You.

Caring for someone else can be challenging.

While you're there for them, we're here for you – with information you can use to take the next step with confidence.

What will you find here?

This guide provides a carefully curated collection of articles and information that offer practical perspectives and solutions for caregiving challenges:

- **Keep Your Loved One Safe & Healthy**

Being responsible for your loved one's health and safety comes with uncertainty and challenges. This advice will help you gain confidence.

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- **Keep Yourself Healthy as a Caregiver**

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- **Become Part of the Health Care Team With Independence Blue Cross**

You are an integral part your loved one's health and quality of life. We want you to be part of the health care team.

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Additional help is always available to caregivers.

Visit www.carallel.com/independence for more information.



Keep Your Loved One Safe & Healthy

Straightforward advice to help you gain confidence as a caregiver

If you're a relatively new caregiver, we're here for you. Here's valuable advice to make things a little easier. This collection of articles has been written by caregivers, for caregivers.

Caregiving Basics:

New to caregiving? Don't know where to start? Here are some important basics.

Caregiving Day-to-Day:

Shift your priorities and adjust your focus to make each day a bit brighter.

Caregiving In (or After) Crisis:

Caregiving can often be overwhelming, especially in a crisis.

Caregiving Basics:

New to caregiving? Unsure of where to start? Here are some important basics.

- **Tips for Finding the Right Doctor**

Finding a doctor that you and your loved one can trust, who delivers outstanding care, can be difficult. Here are some steps you can take to make sure you find the right doctor for your loved one.

- **Advance Directives and Why They Matter**

Advance directives are legal documents that state your loved one's medical care preferences in case they aren't able to communicate or make those decisions on their own. It's important these directives are in place so that their wishes are respected and protected.



Tips for Finding the Right Doctor

Choosing the right doctor for your loved one may be more challenging than you think.

Should you stick with a doctor your loved one has seen or seek a new doctor? Making this decision depends on your loved one's current situation.

Here are some important steps you can take to make sure you find the right doctor for your loved one.

Select a doctor you can afford

In the beginning, it's important to consider finances. Consider the following:

- Is your loved one eligible for any benefits that may direct them to a specific doctor or team?
- Has their condition changed, and there's a need to find someone with the right expertise?
- If your loved one has a health plan, seek a doctor who works within that plan or network. Usually, this can be as easy as calling their insurance provider or looking online at the health plan's network. Independence Blue Cross Medicare members can use the [Independence Provider Finder](#) to locate an in-network provider.

Another piece of this includes whether seniors are financially independent. If your loved one is dependent on Social Security or VA health care, this may limit their choices.

Choosing a doctor outside your loved one's benefits may result in extra charges, so keep this in mind from the start of your search.

CASE STUDY:

How Barbara and Christine Found the Right Doctor for Their Father



When their father was diagnosed with Alzheimer's, Barbara and Christine had to rethink his care. Their father had worked with the same doctor for most of his life, but that doctor did not have much experience with Alzheimer's patients.

Barbara and Christine recognized that while it is great to have a doctor your family member knows, your priority is your loved one's well-being and finding a doctor with the right expertise.

"Ask doctors what their specialties are," Christine said. "When first meeting with a doctor, this should be one of the first things you ask. It can help guide you to a more appropriate doctor if necessary."

While looking for a new doctor may be stressful for seniors and their caregivers, it's important to remember what's best for them and who will meet their medical needs.

Utilize your social network

For Barbara, gaining insight about good doctors in her area was as easy as asking others who had gone through similar situations with family members or friends.

"Looking for a good doctor for your loved one can feel like a lot of pressure," Barbara said. "For me, asking church friends and co-workers helped me understand my dad's options as a veteran. At first, I felt like I had nowhere to turn, but when I asked around, I realized people had similar experiences and were happy to help."

Choose a doctor that your loved one is comfortable with

If your loved one is not comfortable with a new doctor, it can result in problems such as a loved one not sharing symptoms or important information about their health.

To ensure comfort, join your loved one at their first appointment to gain a sense of how they feel. Trust your instincts. How is the doctor engaging with them? How is your loved one reacting to their questions? Do they seem uncomfortable or uneasy?



Select a doctor that will be an advocate for your loved one

Be sure to pick a doctor that effectively communicates with both you and your loved one. This may seem like common sense, but it's easy to get caught up in the whirlwind of caregiving and forget that your loved one's doctor should be one of their biggest advocates.

Ensure you can communicate with your loved one's doctor

Another important piece of information to discuss with the doctor is your ability to stay informed about your loved one's health.

As a caregiver, you may want to gain access to your loved one's medical information and documents. This will help you understand their health care needs if they are ever unable to express their wishes.

Being able to communicate with your loved one's doctors will make the process easier and result in better care for your loved one. This typically requires your loved one to put a health care power of attorney in place.

Once you have power of attorney in place, it's a good idea to get the [right forms](#) in place with your loved one's health insurance company as well.

Advance Directives and Why They Matter

Advance directives are legal documents that dictate your preferences for medical care in case you are unable to communicate or make decisions on your own. Part of being an effective advocate is making sure your loved one has the necessary advance directives in place so that their wishes are known. It can be helpful to work with an elder care attorney and/or physician to make sure these documents explain your loved one's wishes in various scenarios. Unfortunately, many family members and caregivers don't know they need these documents until a loved one is in poor health or is no longer competent. If some of the advance directives are not completed in time, this often means a loved one's wishes regarding health care may not be carried out. To help you determine what you need to have in place and when here's an overview of the most important documents:

- **Health Care Power of Attorney (POA)** – This document appoints a trusted family member or designated person to make medical decisions on behalf of a loved one when they are no longer competent or able to communicate. This directive must be put in place when a loved one is competent and can authorize the form. It's important that loved ones share their wishes with a designated health care agent before they are ill so that the agent can use the directions provided earlier to make decisions on their behalf.
- **Living Will** – A living will dictates a person's wishes about end-of-life or emergency care when they are terminally ill or permanently unconscious. This outlines the types of treatment a person would or would not want. For example, many people know they do not want to remain on life support and this would be part of a living will. If a loved one spends time in more than one state, make sure that the living will meet the requirements of each state they spend time in as requirements can vary.
- **Five Wishes** – Five Wishes is a living will that identifies a loved one's personal, emotional and spiritual needs as well as their medical wishes. It outlines not just who should make their medical decisions and what treatments they want, but also how they want to be treated, instructions on how they want to be cared for and comforted, and their final words and wishes to their family and friends. Five Wishes is recognized in 46 states in the U.S., including Pennsylvania and New Jersey. For more information, go to [fivewishes.org](https://www.fivewishes.org).
- **Do Not Resuscitate (DNR)** – A DNR is a medical order written by a doctor and instructs health care providers not to do Cardiopulmonary Resuscitation (CPR) when someone's heart or breathing stops. Without a DNR, physicians will do their best to keep a patient alive.



- **Physician's Orders for Life-Sustaining Treatments (POLST)** – POLST forms, which work with other advance directives, are for people with serious illness or advanced frailty who are near the end of their lives. POLST forms include DNR orders, but they go into even more detail regarding treatment such as using medication or feeding tubes to prolong life during a medical emergency. Without a POLST form, emergency medical staff must provide every available treatment to keep a person alive. The POLST form is known by different names in different states and you can learn more about programs in Pennsylvania and New Jersey. To learn more about the POLST programs elsewhere, visit polst.org.

Once you have these Advanced Directives and other legal [documents](#) such as health care power of attorney in place, it's a good idea to get the right forms in place with your loved one's health insurance company as well.



Caregiving Day-to-Day:

The caregiver's to-do list can be never-ending, but where should your focus be day-to-day?

- **Six Tips to Help Your Loved One Find Purpose**

We all need a purpose in our lives. That need doesn't change as we get older, but the way we fill the need may change.

- **How to Eat Well to Live Well**

Nutrition can play a critical role in health and is even more important for the elderly. It can reduce age-related risks of heart disease, diabetes, stroke and other chronic diseases. Seniors who live alone are especially susceptible to poor nutrition. These helpful tips encourage seniors to eat well and often.

- **Getting Help in the Home - What Are the Options**

Many support services are available to help seniors stay independent and safe and improve quality of life. These offer help beyond primary health care and senior living services.

Six Tips to Help Your Loved One Find Purpose

We all need a purpose in our lives. That need doesn't change as we get older, but the way we fill the need may change. *"Lots of people struggle to find purpose once they retire or their kids grow up, yet it's important to find new ways to be fulfilled,"* says Stephanie Tintner, a social worker specializing in gerontology, the care of seniors.

Purpose may slow mental decline

Researchers at Rush University Medical Center studied people with biological symptoms of Alzheimer's disease. The ones who had a greater purpose in life had up to a 30 percent lower rate of mental decline than the ones who had lower life purpose scores.

Purpose and depression

A lack of purpose can also contribute to depression. *"It's important to know that a lack of purpose or depression are not inevitable parts of aging,"* shares Tintner. *"Seniors actually have a lower rate of depression than younger people."* But, she adds, that depression can lead to negative changes in physical and mental health, and this can be worse in seniors than in younger people.

Here are some ideas to help seniors find purpose:

1. Find a hobby

"Now is a good time for seniors to explore a new interest or revisit an existing talent," Tintner recommends that seniors find a hobby they can do with others. *"Knitting in front of the television isn't as positive as finding a knitting group where you can share time, tips, and perhaps show off your handiwork,"* she says. Join a book club or a walking club (many Independence Blue Cross (Independence) Medicare members are eligible for the **One Pass™** fitness program). Hobbies like playing cards (with others) have the added benefit of making you think. Tintner suggests looking for senior centers and adult day centers that focus on mental and social activity.

2. Find a new job

Tintner has seen some people in senior living communities get restless or upset if they don't have a purpose or things to do during the day. She describes one man who had a hard time getting used to a memory care community.

"We learned that he had formerly worked in an office setting. We brought in a desk, placed it in a common area, complete with a plaque with his name on it, and a typewriter. He began going to 'work' each day, after kissing his wife (also a resident) goodbye. He was no longer agitated when he found this purpose." Tintner encourages seniors to look for jobs in their living communities.

"We see people who decline without a social identity and sometimes this identity is tied to a job. We had a resident who had been a pastor and was accustomed to being

very needed. She began to decline both physically and cognitively when she joined our senior living community. We encouraged her to run for resident council, which she did, and she won the role of president. She went from isolating herself to being involved in everything."

3. Volunteer

Volunteering can provide seniors with purpose in their community. Studies have shown that seniors who volunteer are less likely to get high blood pressure and they grow more healthy brain cells. There are many volunteer jobs. Some seniors can share their professional skills. Even those with mental or physical challenges can do something. Many senior communities have opportunities for residents to work with nonprofit organizations. Tintner says that seniors can give nonprofit organizations important help, and the seniors get a sense of self-worth from this.



4. Get a pet

A pet can give a senior something to care for and a reason to get up in the morning, walk, or keep a schedule. *"Leaving a pet behind can be very difficult, so many senior communities are welcoming pets these days,"* says Tintner. Research has shown that having animals can lower blood pressure and encourage activity. *"In my work with people with cognitive impairment, they often become more verbal when prompted by animals. Someone who is largely non-verbal may begin telling you all about a childhood dog,"* she shares. On the other hand, seniors sometimes spend time with their pets instead of with other people. *"I've heard people decline invitations or interaction because they don't want to leave their pet alone. Sometimes pet visits are preferable to the responsibility of owning a pet."*

5. Find transportation

Not having transportation can cause isolation and loss of purpose, says Tintner. It can prevent a senior from being involved in activities that are important to them. Call the local village or township to see if senior transportation services are available. Many senior centers or adult day centers also have transportation. Some Independence Medicare members are eligible for a program called Roundtrip transportation as well. Learn more and check your eligibility by contacting [Independence Blue Cross Medicare \(IBX\)](#).

6. Exercise

Exercise is good for people of all ages. It's good for muscles and for mental and emotional reasons. *"While a senior may no longer be able to run or exercise as they did in youth, there are so many options to keep us moving at any age,"* says Tintner. She suggests seniors look into Tai Chi, Zumba Gold, and Sit and Be Fit classes. These all help seniors stay strong and able to move.

How to Eat Well to Live Well



Nutrition can play a critical role in health and is even more important for the elderly. It can reduce age-related risks of heart disease, diabetes, stroke, and other chronic diseases.

Seniors who live alone are especially susceptible to poor nutrition. They may not eat because they are depressed or lonely. Or, they don't replenish groceries as often as they should, so they end up eating whatever is left in the refrigerator – *even if it's ice cream*.

The National Institute on Aging offers helpful tips to encourage seniors to eat well and often. They suggest seniors share potluck meals with a group of friends. It's more fun, less work and they can share the leftovers. They also recommend cooking a meal with a friend or family member to enjoy together. Keep in mind there are also senior centers, community centers, and churches that offer low-cost meals and a chance to socialize with others.

Changes come with age

As people age they can experience changes to their sense of taste or smell, which can affect how they eat. Taste and smell are important for a healthy appetite and eating. These changes can be due to dental problems or side effects of medications, so it's important to check with a doctor if you notice drastic changes in your loved one's appetite.

To make food more appealing for seniors, find ways to make it more interesting and flavorful. Try adding lemon juice, spices, and herbs to flavor meals, just stay away from extra salt. You can also vary the shape, color, and texture of foods or try a new vegetable, fruit, or seafood to add something different to their diet.

Maintaining a healthy weight

If maintaining a healthy weight is an issue, try adding snacks throughout the day to help your loved one get more nutrients and calories. You can choose healthy snacks like vegetables with dip, hummus or low-fat cheese, or a piece of fruit. If your loved one is losing weight, your doctor might suggest protein and energy supplements. These can be used as snacks in between meals, but not in place of a meal. Talk with your loved one's doctor about how to choose a supplement.



Adjustments may be needed

You may need to adjust the foods and beverages your loved one eats for various reasons. Encourage them to make small changes to be healthy and continue to enjoy their favorite things. Here are some tips:

- Look for pre-sliced fruits and vegetables if chopping is difficult.
- If medications are affecting your loved one's appetite, ask their doctor for another option so they can maintain a healthy weight.
- Drink 3 cups of fat-free to low-fat milk throughout the day to keep bones strong. If your loved one can't tolerate milk, try yogurt, hard cheese, or lactose-free foods.
- Drink water instead of soda and sugary drinks, which will fill you up.
- Eat foods fortified with vitamin B12. Seniors often have low levels, which can cause serious problems such as anemia, neuropathy, and cognitive impairment.

Eating a well-balanced diet is important for caregivers too. It can help you maintain a healthy weight, keep energy levels up, and get the nutrients you need.

These are important reasons to pay attention to what you eat – as well as what your loved one eats.

Independence Blue Cross Medicare members may be eligible for additional programs to help with nutrition counseling, groceries, and meal delivery. Contact [Independence Blue Cross Medicare \(IBX\)](#) to learn more about the following benefits and eligibility:

- **MANNA:** Delivery of free, medically tailored meals on a weekly basis for four weeks after a hospital stay.
- **FareRx Grocery Benefit*:** A program to help eligible members get the food and household supplies they need at no cost.
- **Nutrition Counseling:** Ditch the diets and learn how to eat right for life by visiting a food and nutrition expert (or your physician).
- **Livongo Diabetes Meter Program:** A diabetes management program aimed at reducing the prevalence and cost of managing diabetes.



Live-In Care

Live-in care is for seniors who need 24-hour care at home. Live-in caregivers provide companionship and personal care help tailored to seniors' specific needs.

Getting Help in the Home - What Are the Options

Many support services are available to help seniors stay independent and safe and improve their quality of life. These offer help beyond primary health care and senior living services. They can be provided in many settings.

Families should consider a loved one's needs and wishes along with the costs when deciding about support services. Here are the major types of support services:

Companions

Companions can help seniors continue to enjoy many experiences. They can also promote independence and quality of life. Services can include spending time together at home or going to appointments, social events, or other activities. This support can help a loved one who is living on their own. It can also help when a caregiver is at work or needs a break.

Personal Care

Personal care providers help seniors with activities like:

- Bathing
- Dressing
- Grooming
- Meal preparation
- Laundry
- Housekeeping
- Grocery shopping
- Errands
- Pet care

Personal care can be provided alone or along with other services.



Transportation

These services help seniors get to appointments, the grocery store, or anywhere they need to be. Using these services can help seniors feel more independent.

Please contact [Independence Blue Cross Medicare \(IBX\)](#) to see if you are eligible for Roundtrip Transportation, a benefit made available by Independence Medicare for certain members.

Medication Assistance

These services help seniors with their medication routines. This can include simple reminders or more hands-on help.

You may find this Independence Medicare pharmacy resources helpful: [Pharmacy Pricing Tool](#)

Palliative Care

This care helps people with serious illnesses feel better. It can begin when the illness is first discovered or at the same time as treatment. This type of care also treats emotional, social, practical, and spiritual well-being. Feeling better gives a person a better quality of life.

Check [here](#) to see if you are eligible for the Aspire Palliative Care program, the nation's largest provider of home-based non-hospice, community-based palliative care services, made available to certain Independence Medicare members.

Hospice Care

This begins after disease treatment has ended. It occurs when it is clear that the person is not going to survive. It provides medical, psychological, and spiritual support to dying people. It also supports the dying person's family. The goal is to promote peace, comfort, and dignity. Many families find this support very helpful during difficult times.

Skilled Nursing

This care ranges from simple to complex. Services can include changing bandages on a wound, helping with medications, or physical therapy. They can also include more intensive types of nursing care.

In-Home Support Services

Most in-home support services are paid for privately. However, some seniors may be eligible for federal, state, and local assistance.

Your loved one's local Area Agency on Aging (AAA) has information on support services like meal delivery and transportation that can be found by [clicking here](#).

Virtual and Home Visiting Doctors

Independence Medicare members may also be eligible for both virtual and home visiting doctors. This can be a great option to receive the care you need right at home and eliminate some of the barriers that come with getting to a doctor's office. Contact Independence Blue Cross Medicare by [clicking here](#) to learn more and see if you're eligible.

Caregiving In (or After) Crisis:

Caregiving can often be overwhelming, especially in a crisis.

- **Post-Hospital Discharge Support Program**

If your loved one is an Independence Blue Cross Medicare member, they get the extra support of an Independence Blue Cross Medicare Health Coach. And you get extra support from Carallel—for a listening ear, practical guidance for managing this transition, personalized advice for longer term planning and a healthy dose of self-care.

- **What to Ask When Your Loved One is Getting Discharged from the Hospital: A Checklist**

Before your loved one leaves the hospital it's important to make sure that the services and support they need are in place for a safe discharge. This checklist is a helpful tool to make a good plan.

Post-Hospital Discharge Support Program

Helping a loved one after a hospital stay can be overwhelming. Independence Blue Cross Medicare makes it easier.

If your loved one is an Independence Blue Cross Medicare member, they get the extra support of an Independence Blue Cross Medicare Health Coach. And you get extra support, specifically for caregivers, from Carallel—for a listening ear, practical guidance for managing this transition, personalized advice for longer term planning and a healthy dose of self-care.

In partnership with Carallel, this 12-week program is based on three pillars:

Enhanced Case Management

Any hospitalized Independence Blue Cross Medicare member is offered enhanced case management. Led by a registered nurse in accordance with your preferences and needs, Case Management will coordinate the services and resources needed to facilitate your loved one's continued recovery outside of the hospital.

Caregiving Experts and Tools

Carallel Care Advocates are on-call caregiving experts, working in conjunction with Independence Blue Cross Case Management, available via phone at 1-877-715-0877 (TTY/TDD: 711) or email at support@ibx-carallel.zendesk.com. They are credentialed professionals ready to guide you through your own unique caregiving challenges.

You can contact a Carallel Care Advocate for:

- Someone to talk to who understands what you are going through
- Figuring out safety at home or help finding the right in-home care or senior housing after a hospital stay
- Finding ways to make caregiving more affordable
- Coaching through difficult family situations
- Or help with your own self-care and any other caregiving challenge that you may have

In addition to the support of Care Advocates, you will also have access to MyCareDesk by Carallel, a digital caregiving platform that makes it easy for you to:

- Store important documents in a secure and central location
- Keep family and friends up to date
- Organize to-do lists and ask for help
- Find educational information and practical tools such as this Hospital Discharge Checklist, that apply to your specific situation

Support Group

A weekly virtual support group to provide you with a regularly scheduled opportunity to connect with others going through a similar experience to your own.

Facilitated by trained professionals with deep empathy for your situation, these sessions provide a judgment free space for you to share your experience and connect with others who understand what you are going through. While caring for a loved one after a hospital stay can be a stressful and isolating experience, connection and camaraderie with others *who get it* is a helpful antidote.

What to Ask When Planning for Your Loved One to be Discharged from the Hospital: A Checklist

After a loved one has been in the hospital, being told that they are ready to leave can be cause for both celebration and concern.

Before your loved one leaves the hospital it's important to meet with the discharge planner to make sure that the services and support your loved one needs are in place for a safe discharge. This checklist will help you cover important questions to ask the discharge planner, along with space for you to take notes.

Hospital Discharge Checklist

<p>What setting will my loved one be discharged to (e.g., home with health care, skilled nursing facility, inpatient acute rehab)? Do they have options to choose from?</p>	
<p>What activities will my loved one need help with?</p>	
<p>Do you have a list of preferred providers or can you share the names of providers that past patients have had good experiences with?</p>	
<p>What equipment will my loved one need (e.g., wheelchair, commode, oxygen)?</p>	

<p>Will my loved one need any therapy? If so, what type and how often?</p>	
<p>What medications will my loved one need? Does my loved one have any special diet instructions?</p>	
<p>Can you help me understand what will or won't be covered by insurance? Contact Independence Blue Cross Medicare to check coverage.</p>	
<p>Can the doctor write a prescription for any home health, outpatient therapy, medical equipment, or inpatient rehab that's recommended, so that we can submit it to Medicare and/or our insurance company to help cover the cost?</p>	
<p>What shape will my loved one be in when they leave the hospital? Is their condition likely to improve?</p>	
<p>What do I need to look out for after my loved one is discharged? Are there any warning signs I should watch for?</p>	

<p>Are you arranging follow-up medical appointments and tests, or should I?</p>	
<p>Are you arranging transportation to these appointments, or should I? If transport is needed, do you know how much it will cost? If an ambulance is required, does my loved one meet the criteria for this expense to be covered by Medicare or insurance? What do we need to do to make sure it is covered?</p>	
<p>Can I receive written discharge instructions and a summary of my loved one's current health status?</p>	
<p>If the loved one is returning home, can the doctor write a prescription for an occupational therapist to visit the home for a safety evaluation? Or can you provide a referral to our local social services department or Area Agency on Aging for a homemaker services evaluation so that I can prepare for my loved one's safe return?</p>	
<p>Whom do I contact if I have more questions after this meeting?</p>	



Keep Yourself Healthy as a Caregiver

Wellness tips for you so you can be there for your loved one

When caring for a loved one, it's easy to forget to care for yourself. But keeping yourself healthy is still possible. These articles, written by caregivers for caregivers, can guide you.

Caregiver Basics:

First things first, here are some important basics about the importance of identifying a caregiver and building your team.

Help for You:

It probably doesn't always feel like it, but help is available. And it comes in many forms.

Self-Care:

How to keep yourself healthy while balancing the tasks and responsibilities of caregiving.

Caregiver Basics:

First things first, here are some important basics about the importance of identifying a caregiver and building your team.

- **Why You Should Self Identify as a Caregiver (If You Haven't Already)**

I am a caregiver. I say that now and wish I'd said it sooner.

- **Caregiver Burnout: How to Spot It and How to Minimize Its Impact**

Being a caregiver can be a stressful and overwhelming job. Many who take on this role end up neglecting to care for themselves. We'll give you some things to be aware of so that you don't fall into this trap.

Why You Should Self Identify as a Caregiver (If You Haven't Already)

By Matt Perrin, Carallel

I am a caregiver. I say that now and wish I'd said it sooner.

A caregiver is someone who is providing unpaid care for a spouse, parent, grandparent, extended family member, neighbor, or friend.

Do you help someone with:

- Rides to appointments?
- Buying, organizing, and taking medications?
- Grocery shopping and/or other errands?
- Getting dressed and/or bathed?
- Cooking and cleaning?
- Getting out of bed or moving around the house?
- Laundry or yard work?
- Paying bills?

These are collectively known as Activities of Daily Living (ADLs) and if you're helping someone with any of these, even just one, guess what?

You are a caregiver.

Long before we had a name for what was happening to my mother, it was clear that she needed help with little things like managing bills and filling prescriptions. I gladly stepped in to help. From that point on I was a caregiver, but I didn't identify myself as such. Yet.

It wasn't until I was officially told that Mom had dementia, and more specifically Alzheimer's Disease, that I began to recognize myself as her caregiver.

To some, whether a person identifies with a certain title may seem trivial. But when it comes to caregiving, there are tangible benefits that can result from doing so.

Identifying as a caregiver can help you.

What started as two occasional and sporadic tasks every once in a while evolved into helping with multiple tasks on an everyday basis. That went on for three years. Mom still didn't have an official diagnosis, and I still hadn't self-identified as her caregiver.

The stress was piling up. I was absorbing it all alone, which left me feeling permanently fixed on the emotional, physical, and financial edge. I was silently struggling with all of the weight.

Until I acknowledged to myself, and to others, that I was my mother's caregiver. I finally did that, three plus years after I'd become relied upon. Soon thereafter came a cascade of benefits.

It gave me a team.

Telling my own doctor about the situation was an almost instant release of some of the pressure I had been feeling. The simple act of saying it out loud was refreshing in and of itself.

Then my doctor pointed me to some support groups and other resources that were worth a try.

Being open with friends and family provided the same sort of relief. It also alleviated some of the stress of having to dance around why I couldn't do this or Mom couldn't do that when invited to things.

Maybe best of all, it opened the door to help when I needed it. All I had to do was ask.

It made me aware of available resources.

My newfound caregiving team in turn introduced me to helpful resources, such as:

- Support groups (in real-life and online): While support groups aren't for everyone, they are worth a try.
- Area Agency on Aging: I would have never known that these organizations were such a wealth of information and expertise otherwise.
- Support benefits through my loved one's insurance plan, such as those that are made available by Independence Blue Cross Medicare to many members on certain plans. You'll need to contact Independence by clicking here to check your eligibility, but check out this list!
 - **Roundtrip Transportation** provides 12 one-way rides or six round-trip rides for eligible members per year to plan approved medical facilities.
 - **Fresh and nutritious meals** through MANNA and the FareRx Grocery Benefit*. MANNA delivers healthy meals and provides nutritional counseling to seriously ill people. FareRx is a grocery delivery program to help seniors get the food and household supplies they need at no cost*.

- **Discounts on over-the-counter (OTC) retail purchases** for many of your essentials with the IBX Care Card. [Click here](#) to learn more and check your eligibility.
- **The Livongo Diabetes Meter Program** provides tools and support to help patients manage their condition outside of the hospital setting for eligible members.
- **The Kidney Care Program** is designed to support Independence Medicare Advantage members diagnosed with chronic kidney disease (CKD) stages 4 and 5, as well as end-stage renal disease (ESRD).
- **Fitness program from One Pass™** — the largest national Medicare Advantage gym network — including admission to YMCAs; boutique yoga, Pilates, and spinning studios; and virtual classes.
- **Keep up with your preventative medical care** with [Independence's Provider Finder](#) or schedule a virtual care appointment with MD Live.

Maybe I would have stumbled across these helpful services, but my community got me there faster.

It connected me with other caregivers.

You can never have enough people in your corner as a caregiver. We lean on everyone at some point in time along the journey.

So, meeting other people who understand what you're going through because they are going through it too, can be priceless. If for no other reason than the camaraderie between people who truly understand what the other is dealing with, connections with other caregivers can be worth their weight in gold.

Will thinking and referring to yourself as a caregiver be a silver bullet that makes caregiving for a loved one easy? No.

However, chances are that the benefits that spring from it will cumulatively add up to make your caregiving life a touch easier and less stressful.

Who knows, you might just wish that you had done it sooner.

Caregiver Burnout: How to Spot It and How to Minimize Its Impact

Being a caregiver can be a stressful and overwhelming job. It requires you to focus much of your time and energy on someone else. Unfortunately, many who take on this role end up neglecting to care for themselves. We'll give you some things to be aware of so that you don't fall into this trap.

How to Identify Caregiver Burnout

It's common for caregivers to neglect their mental and physical health because they are busy juggling jobs, family, and caregiving duties. Here are some signs that you may have caregiver burnout:

- **Sleeplessness.** Are your responsibilities keeping you up at night? Sleep is critically important to staying healthy.
- **Inability to concentrate.** With so many tasks to manage, you may find it difficult to concentrate. Brain fog makes every task more difficult.
- **Mood swings.** Do you notice your emotions swinging from one extreme to another? You feel angry one minute and then sad and helpless moments later.
- **Depression.** Many caregivers feel alone, isolated, and overwhelmed.
- **Weakened immune system.** It's not uncommon for stressed-out caregivers to find themselves in the hospital.

Tips for Staying Healthy as a Caregiver

It's important that your personal wellness and health stay at the top of your "to-do" list. You may feel like you don't have the time – but it's essential for your mental health to make the time.

Here are some tips for taking care of yourself:

- Make yourself a priority and allow time for rest and fun.
- Ask for help when you need it and don't hesitate to accept it when offered.
- Stay connected to your own family.
- Eat well to keep your nutrition and energy levels up. Make eating healthy foods a priority. Don't forget that eligible Independence Medicare members have access to the grocery benefit from FareRx*. It's a great way to get access to fresh food and groceries.
- Join a caregivers' support group. People in similar situations will be a great source of help and empathy. Learn more about the Independence Blue Cross Post-Acute Support at ibxmedicare.mycaredesk.com

- Take breaks each day doing something you enjoy like reading a book or taking a walk.
- Spend time with friends and people who make you laugh. It's important to keep your sense of humor when you have a stressful job.
- Keep up with your hobbies and interests.
- Try yoga – it relieves stress and is a great workout. And remember that many Independence Medicare members have access to **One Pass™** — the largest national Medicare Advantage gym network—including admission to YMCAs; boutique yoga, Pilates, and spinning studios; and virtual classes.
- Keep up with regular medical appointments. Independence Medicare provides a variety of options to make this easy for you. [Click here](#) to find a doctor with Independence's Provider Finder or [click here](#) to set up a virtual care appointment with MD Live.

Finally, keep in mind that your role as a caregiver won't last forever. Try to find joy in the special moments you have with your loved one. Even though being a caregiver is trying, these are memories you will likely cherish.

Help for You:

It probably doesn't always feel like it, but help is available for you.

And it comes in many forms.

- **Gimme a Break! Respite Options for Caregivers**

It's easy to get lost in the role of caregiver to your loved one. But it's important to remember that caregivers need time to themselves too!

- **Area Agencies on Aging: Not Just for Seniors**

Families dealing with the strains of caring for an elderly or ill loved one may not know what caregiver services are available where they live. An Area Agency on Aging is a good place to start.

Gimme a Break! Respite Options for Caregivers

It's easy to get lost in the role of caregiver to your loved one. But it's important to remember that caregivers need time to themselves too! Respite care provides temporary outside help to take care of your loved one so you can take care of yourself.

Taking a break from being a caregiver can help you reset and avoid caregiver burnout. It can also help you rediscover who you are separate from being a caregiver. Respite care for a few hours might let you run errands, attend your favorite exercise class, or meet a friend for lunch. Round-the-clock respite care could make it possible for you to take a much-needed vacation.

Types of respite care

Respite care can happen in your loved one's home, in an adult day care setting, or 24/7 in a senior living community. Below are some types of respite care to consider:

- In-home care
- Adult day care centers
- Assisted living and skilled nursing centers
- Memory care centers
- Hospice care
- Volunteer services

How to pay for respite and possible funding

Costs are always important to consider when arranging for any kind of service or help. Below are some of the ways families pay for respite care:

- Private pay
- Medicaid waivers
- State funded respite programs
- Medicare hospice benefit
- Veterans benefits

Where to find it

- Contact a Care Manager or Health Coach here at Independence Blue Cross Medicare (through our website www.ibxpress.com, or by calling us at 1-800-ASK-BLUE
- (1-800-275-2583) Monday through Friday from 8:30 a.m. to 9:00 p.m. EST. (TTY/TDD 711).
- Your local Aging and Disability Resource Center: eldercare.acl.gov
- The National Respite Network: archrespite.org

Area Agencies on Aging: Not Just for Seniors

Tonya is a new caregiver who needs in-home help for her mother. Daniela wonders if she can be paid as a caregiver for her son with special needs. Antonio is trying to find transportation and meal services for his brother. Eileen is looking for respite care for her husband so she can take a few days off to visit her sister.

All these families are dealing with the strains of caring for an elderly or ill loved one. They may not have the resources to pay for the services their loved one needs. They may not know what caregiver services are available where they live. An Area Agency on Aging is a good place for them to find



out about programs and services that can help them. Sometimes these agencies are also called Aging & Disability Resource Centers.

Wherever you live in the US, there is an Area Agency on Aging for your location. The names of local agencies vary. Some are government offices, and others are private not-for-profit organizations. The agencies are there to help seniors and people of any age who have disabilities. They help them to remain in their own homes and communities for as long as possible. They also help family caregivers.

Area Agencies on Aging can tell you about the programs and services in your area. They can tell you how to qualify for and apply for these programs. Programs can be different in each state or county. Some programs may be for people with income below a certain level or may have waiting lists.

Some of the things Area Agencies on Aging help with may include:

- Applying for Medicaid
- Finding out about and applying for Veterans benefits
- Caregiver education programs
- Health and wellness programs
- Case management for people with complex medical needs
- Referrals to professional caregivers or caregiver agencies, including home health and homemaker services
- Referrals for respite care
- Programs that allow family caregivers to be paid if these exist in your state
- Programs like Meals on Wheels, legal aid, or transportation
- Finding support groups for people with illnesses or disabilities and for family caregivers
- Home safety evaluation and modification assistance

To find your local area Agency on Aging or Aging & Disability Resource Center, go to this website and type in your zip code or your city and state: eldercare.acl.gov/Public/Index.aspx



Self-Care:

How to keep yourself healthy while balancing the tasks and responsibilities of caregiving.

- **Physical Fitness is Self-Care**

Research proves that an active body is a healthy one. Here are some tips for getting started.

- **Nine Benefits of Meditation for Caregivers**

Working on being in the present moment is one of the best ways to bring about emotional calmness and physical relief. How do we direct our thoughts to the present moment?

Meditation – pure and simple.

Physical Fitness is Self-Care

Research proves that an active body is a healthy one. Exercise can:

- Help maintain strength and agility
- Improve sleep
- Improve mental health
- Diminish chronic pain
- Provide cognitive benefits



Before you start

Before starting to exercise, you should check with your doctor. Ask if any current health conditions or medications affect the type of exercise you should choose.

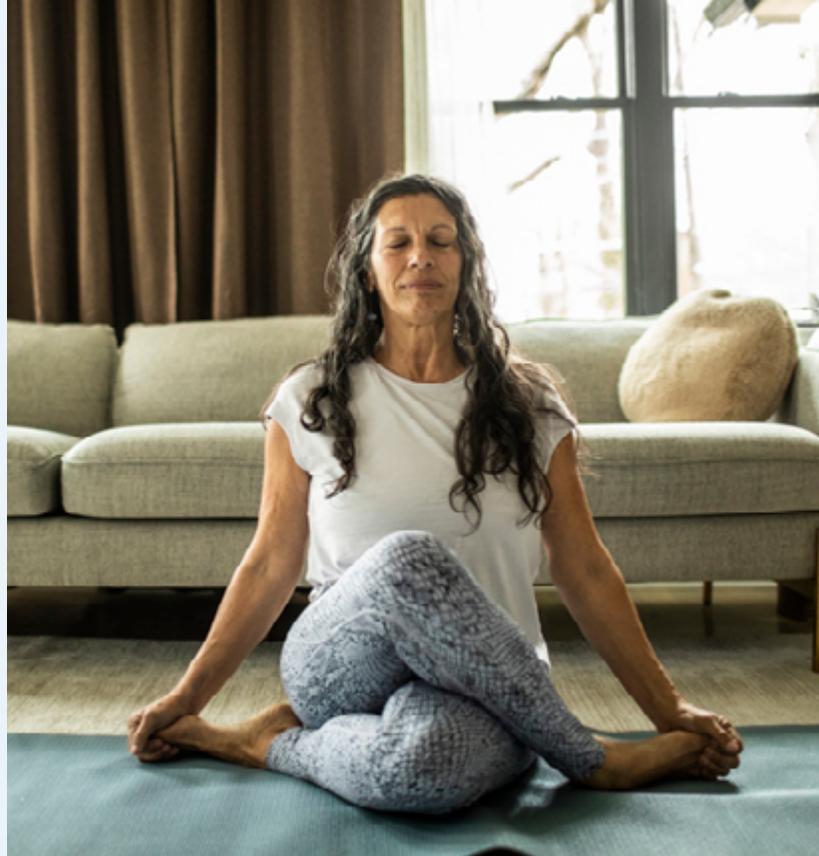
Next, it's helpful to think about whether you prefer exercising with a group or on your own. It's important to find an activity you like to remain motivated to continue.

Getting started

If you are new to exercise, start slow. Then gradually increase the amount of time you're exercising to avoid injury. Gentle yoga, stretching, or simply walking can be great ways to start. Walking can be one of the best and easiest ways to stay fit since it doesn't require equipment and can be done anywhere. If you are hesitant, ask a friend or family member to start with you. Or if you can afford it, hiring a personal trainer can be an effective spark of motivation and a consistent presence to keep you going. These options all have the added benefit of providing some social contact while they're exercising.

And remember that many Independence Medicare members are eligible for **One Pass™** — the largest national Medicare Advantage gym network — including admission to YMCAs; boutique yoga, Pilates, and spinning studios; and virtual classes.

Nine Benefits of Meditation for Caregivers



As a family caregiver, it's natural to worry about your loved one. It's also natural that caring for a loved one can bring up good and bad childhood memories. These may become a constant presence in your head. Such thoughts can impact both your emotional and physical health.

Working on being in the present moment is one of the best ways to bring about emotional calmness and physical relief. How do we direct our thoughts to the present moment? Meditation – pure and simple.

Meditation is not, as some believe, the act of not thinking. It is redirecting your thoughts to the present moment and, over time, letting go of those thoughts. Meditation can also improve your memory, your attention span, and your sleep. In fact, meditation can benefit both you and your loved one.

Reduces Stress

Stress reduction is one of the most common reasons people try meditation. Normally, mental and physical stress cause increased levels of the stress hormone cortisol. This produces many of the harmful effects of stress, such as the release of inflammation-promoting chemicals called cytokines.

This can:

- Disrupt sleep.
- Promote depression and anxiety.
- Increase blood pressure.
- Contribute to fatigue and cloudy thinking.

One type of meditation called “mindfulness meditation” has been shown to reduce the inflammation response caused by stress.

1. Controls Anxiety

Less stress translates to less anxiety. For example, an eight-week study of mindfulness meditation helped participants reduce their anxiety levels. It also reduced symptoms of anxiety disorders, such as phobias, social anxiety, paranoid thoughts, obsessive-compulsive behaviors, and panic attacks.

2. Promotes Emotional Health

Some forms of meditation can lead to an improved self-image and a more positive outlook on life. One study followed 18 volunteers as they practiced meditation over three years. The study found that participants experienced long-term decreases in depression. Less stress, less anxiety, and less depression all lead to better health.

3. Enhances Self-Awareness

Some forms of meditation may help you develop a stronger understanding of yourself. This may help you grow into your best self. Meditation teaches you that you are not your thoughts. How you perceive yourself is often built on many years of inner dialogue that labels you in certain ways. Recognizing the labels you put on yourself and learning to sweep them away through meditation enables you to steer yourself toward a more constructive path. As you interact with your family members, these childhood labels often come back with a vengeance. It’s important for your own health to notice these patterns and remove them from your thoughts.

4. Lengthens Attention Span

Focused attention meditation is like weightlifting for your attention span. It helps increase the strength and endurance of your attention. For example, one study looked at the effects of an eight-week mindfulness meditation course. It found it improved participants’ ability to reorient and maintain their attention – even in older people. For your elderly loved one, meditation exercises can help them see improvement in this area. Another review concluded that meditation may even reverse patterns in the brain that contribute to mind-wandering, worrying, and poor attention span.

5. May Reduce Age-Related Memory Loss

Improvements in attention and clarity of thinking may help keep your mind young. In addition to fighting normal age-related memory loss, meditation can partially improve memory in patients with dementia. It can also help control stress and improve coping skills for those caring for family members with dementia.

6. May Help Fight Addictions

The mental discipline you develop through meditation may help you break dependencies by increasing your self-control and awareness of triggers for addictive behaviors. One study that taught 19 recovering alcoholics how to meditate found that participants who received the training got better at controlling their cravings and craving-related stress.

Meditation may also help you control food cravings.

As a caregiver burdened with many responsibilities, it is easy to fall back into destructive patterns. Meditation can help you stay on track.



7. Improves Sleep

Nearly half the population struggles with insomnia at some point. One study compared two mindfulness-based meditation programs by randomly assigning participants to one of two groups. One group practiced meditation. The other did not. Participants who meditated fell asleep sooner and stayed asleep longer compared to those who did not meditate. Becoming skilled in meditation may help you control or redirect the racing or “runaway” thoughts that often lead to insomnia. Additionally, it can help relax your body, releasing tension and placing you in a peaceful state where you’re more likely to fall asleep.

8. Helps Control Pain

Your perception of pain is connected to your state of mind, and it can be elevated in stressful conditions. For example, one study used functional MRI techniques to observe brain activity as participants experienced a painful stimulus. Some participants had gone through four days of mindfulness meditation training while others had not. The meditating patients showed increased activity in the brain centers known to control pain. They also reported less sensitivity to pain.

9. Decreases Blood Pressure

Meditation can improve physical health by reducing strain on the heart. Over time, high blood pressure makes the heart work harder to pump blood, which can lead to poor heart function. High blood pressure also contributes to atherosclerosis, or narrowing of the arteries, which can lead to heart attacks and strokes.

So, what are you waiting for? Give meditation a try. The good news is you don’t need much time to do it. Studies have shown that meditating for as little as 10 minutes daily, four times weekly is beneficial. Once you get the hang of it, you can meditate wherever you are – sitting in your car before work or during your lunch break. You can even do it with your loved one – and you’ll both benefit!

Good luck and Namaste!



Become Part of the Health Care Team with Independence Blue Cross

Handy tips to help improve communication, find the right forms and more

Family caregivers are integral to our members' health and quality of life. We want you to be part of the health care team. This collection of information offers practical tips for caregivers to navigate Independence Medicare and help their loved one get the most out of their plan.

- **Serving as a Caregiver: Get the Forms in Place so You Can Access the Information You Need**

If you need to speak with Independence Blue Cross about a member about their care or their plan, there are certain forms and permissions that must be put in place. This is a good place to start.

- **A Guide to Talking with Insurance as a Caregiver**

Caregivers often have questions about their loved one's insurance company. Getting prepared before the call can help you get the answers you need as quickly as possible. Here are some tips.

- **Navigating the [ibxpress.com](https://www.ibxpress.com) member portal as a Caregiver**

Our member portal can help your loved one in lots of ways. They can view their health and benefit information in one place, manage their prescription drug benefit, search lower-cost alternatives, order and track medications through our mail order home delivery service, and more.



Serving as a Caregiver: Get the Forms in Place so You Can Access the Information You Need

If a member needs you to speak with the plan continuously, you must have them complete one of the below forms.

- **[Authorization for Disclosure of Health Information form](#)**
This form allows the member to give permission to Independence Member Services to discuss the plan and health information with a caregiver.
- **[Personal Representative form](#)**
This form allows Independence to permit the caregiver to make changes to the member's account and receive personal health information on behalf of the member. Legal documentation is required to be submitted with the completed form.
- **[Appointment of Representative form](#)**
This form is only needed when the caregiver is filing an appeal or grievance on the member's behalf. Learn more about how to file an appointment of representative form.

For specific Member benefit or claims information, please [contact us](#). With a completed Authorization for Disclosure of Health Information form or Personal Representative form and legal documentation on file, we can answer any questions you may have about your loved one's Medicare health insurance information.



A Guide to Talking with Insurance Companies as a Caregiver

Caregivers often have questions about their loved one's insurance company. Common questions include how to find in-network providers, what benefits are included in the policy, and understanding bills.

Getting prepared before the call can help you get the answers you need as quickly as possible. Here are some tips:

Before you call, have this information handy:

- The member's insurance card
 - The card includes important information like Member ID, Group Number, and type of plan.
 - It should also list a phone number to call for coverage verification, claims questions, or pre-authorizations.
- The member's date of birth, social security number, and address.
- If you are calling with your loved one, have them near you so they can be an active participant in the call.
- If a member needs you to speak with the plan continuously, you must have them complete one of the following forms: [Authorization for Disclosure of Health Information form](#), [Personal Representative form](#).

List your questions before calling:

- If you're calling to find out if a doctor or hospital is in-network, have their full name and address.
- If you're calling with a billing question, have a copy of the bill to reference.
- If you want to appeal a denied claim, have the claim number and supporting documents ready.
- Some plans include benefits that go beyond health care to include wellness. Here are some possible Independence Blue Cross Medicare member benefits to ask about:
 - **Aspire Palliative Care Program:** A palliative care support team of doctors, nurse practitioners, registered nurses, and social workers provides coordination of the member's care between the member's treating physician and the Aspire palliative care physician.
 - **Uno Health:** A tech-enabled service that enrolls Medicare members through their insurance plans or physicians into many of the financial programs they're eligible for, unlocking thousands of dollars into the pockets of most vulnerable Americans through programs including Medicaid, MSP, LIS, SNAP, Utility assistance, and Lifeline.
 - **MANNA*:** Delivering free, medically tailored meals every week for four weeks following a hospital stay.
 - **RoundTrip Transportation Members** with both diabetes and congestive heart failure may be eligible for 12 one-way or six round-trip rides per year to plan-approved medical facilities at no additional cost.
 - **Quartet BPM:** Through Quartet's secure and virtual platform, doctors in the Independence network can easily refer their adult patients for behavioral health care.
 - **FareRx Grocery Benefit*:** A Program to help eligible senior members get the food and household supplies they needed at no cost.
 - **Livongo:** A diabetes management program aimed at reducing the prevalence and cost of managing diabetes.
 - **Signify Community:** A community-based network that sends clinicians into the homes of Independence Medicare Advantage members to assess overall health, facilitate the management of chronic conditions, and provide diagnostic and other clinical services.
 - **One Pass™** — the largest national Medicare Advantage gym network — including admission to YMCAs; boutique yoga, Pilates, and spinning studios; and virtual classes.



- **IBX Care Card:** A convenient way to save money on eligible over-the-counter items like pain relievers, cough medicine, toothpaste, and supplements purchased from participating retailers.
- **Kidney Care Program:** Specialized care delivery and coordination to Independence Medicare Advantage members living with chronic kidney disease (stages 4 and 5) and end-stage renal disease.

During the call:

- Have pen and paper ready so you can take notes.
- Write down the agent or representative's name and the call's date. Don't be afraid to ask them to spell their name for you.
- Ask for a reference number for the call or interaction. That way, you won't have to repeat the information if you need to call back.
- Write down the information they give you. This could include copays, deductibles, in-network providers, or pre-authorization numbers.



*The benefits mentioned are a part of special supplemental program for the chronically ill. Not all members qualify.

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Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.

The One Pass fitness benefit is a program provided by Rally Health, Inc. an independent company. ©2023 Rally Health, Inc. One Pass is a trademark of Rally Health, Inc. and/or its affiliates. | WeRally.com

The grocery benefit is provided by FareRx, an independent company.

Telemedicine is provided through MDLIVE, by Evernorth, an independent company.

Aspire is a registered trademark of Aspire Health, Inc., an independent company.

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Livongo is an independent company that administers our diabetes management benefit.

MANNA is an independent company that administers our meals program benefit.

IBX Care Card allowance is provided quarterly (every three months) and does not carry forward to the next quarter if it is not used. You must use your IBX Care Card to purchase OTC items at a participating retailer. OTC items purchased from non-participating retailers will not be covered.

Quartet is a separate and independent company that provides mental health services for Independence Blue Cross members.

The transportation benefit is provided by Roundtrip, an independent company.

Independence Blue Cross has contracted with Signify Health, an independent company, to perform personal health visits for Independence Blue Cross members. Copyright 2023 Signify Health. All Rights Reserved.

Strive Health, LLC is an independent company that administers kidney care management to select members of Independence Blue Cross Medicare Advantage plans.

Uno Health, an independent company, provides education and assistance with government programs.

This booklet is not a legal document. The official Medicare program provisions are contained in the relevant laws, regulations, and rulings.

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