Affording the Unaffordable

No matter how much people talk about the future, the financial impact of caring for aging loved ones is great. Few people have the foresight to invest in long-term care insurance, and the outlook for many government programs is bleak. The burden of providing senior care usually falls squarely on us as family members and friends, and we may be forced to make decisions about things we know absolutely nothing about in very short time.

There are organizations and funds set up to help care for people as they age, but sometimes it’s hard to find them if you’re trying to devise a care plan in just a few days. Here are a few resources that are worth remembering:

Aging Service Access Points: There are 27 private, non-profit ASAPs across the state that can quickly link you to many services for seniors as well as tell you what you’re eligible for based on income. Our local offices are Greater Lynn Senior Services (for Swampscott, Lynn, and Nahant) and North Shore Elders (for Marblehead).

Veteran’s Care Coordination (VCC): Veteran’s (and their spouses) who were active duty during wartime and meet certain income requirements may be eligible for the Veteran’s Aid and Attendance benefit, a monthly payment toward home care services. The process of applying and gathering paperwork can be difficult, but there are a number of organizations like VCC (which we work with) that will help you with the process—usually at no cost.
Caregiver Homes:
Caregiver Homes, based in Lynn, and other similar organizations help non-spouse caregivers access a monthly stipend for providing care to a loved one who needs help with one or more personal care needs.

Jewish Family Services:
Holocaust survivors are eligible for a set amount of care services each month, and Jewish Family & Children’s Services offers a number of resources for Jewish family members.

Even if you’re not yet in the position of caring for an aging loved one and trying to pay for it, you should be aware of these resources in case you need them in the future. With just a quick phone call, most of them can tell you pretty quickly whether or not you qualify for their services and where you can go for additional help.

Molly Rowe owns First-Light HomeCare with her husband, Steve Rowe, and lives in Swampscott with their two sons. FirstLight provides non-medical in-home care to adults in Swampscott, Marblehead, Nahant, Lynn, Salem, Peabody, Danvers, Beverly, and Lynnfield. For more information and help caring for your loved ones in the comfort of their own homes, please visit FirstLight’s website at www.salem.firstlight-homecare.com or contact Molly at 781-691-5755/ mrowe@firstlighthomecare.com