

**From:** AgingCare Newsletter <newsletter@agingcare.com>  
**To:** Kester, Tonykester@aging.sc.gov  
**Date:** 10/22/2016 6:02:01 AM  
**Subject:** How to use a long term care insurance policy; Helpful tips on bathing a senior

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## THE CAREGIVERS' NEWSLETTER

*Connecting Caregivers to Answers and Support*

### News And Articles

#### [Should Your Elderly Parent Move into Independent Living?](#)

How does a caregiver know when it's time for an elderly loved one to move to an independent living community? They are wonderful options for certain individuals, but make sure that your loved one is a good candidate for this type of senior living. [Read More »](#)

#### [Saying Goodbye to George](#)

There is always a great deal of work for family and friends to see to after a loved one passes away. Telling another family member the news is always difficult, but dementia can make the task even more challenging. [Read More »](#)

#### [Long-Term Care Insurance: How To Use a Policy and File a Claim](#)

A policyholder must understand the details of their LTCI policy, but oftentimes an adult child or caregiver is unaware of its specifics. Make a list of what you need to know about their policy and all information you will need in order to file a claim. [Read More »](#)

#### [How to Help with Bathing and Personal Hygiene: Top Tips from Caregivers](#)

Most seniors don't need to bathe as often as younger individuals, but good hygiene is still crucial for their health and your sanity. See what practical and creative ways you can use to minimize their fear and discomfort during this process. [Read More »](#)

### The "Get Help if You Fall" Medical Alert System

Finally, peace of mind with Medical Guardian. Don't wait for an emergency, call today (800) 951-7993. Operators available 24/7.

[Learn more →](#)

### Questions and Discussions From Caregivers

**Q: What do I do now that my caregiving days are over?**

I have been a caregiver for most of my life, but my father died two weeks ago from a massive stroke.

**Q: I'm afraid my dad is dying, but I have a planned vacation coming up.**

I would absolutely hate not being able to share this trip with my granddaughter, but I wonder if I could live with the guilt if he dies and I could have been there.

**Q: Any opinions on a nursing home social worker's response to my dilemma?**

She wants to imply I'm abusing my POA and thinks my dad can handle his own affairs even though he was formally diagnosed with vascular dementia.

**Q: How to legally spend down \$10,000 to be eligible for Medicaid?**

I am the caretaker of a woman with dementia who has been in a nursing facility since April, and her son is still trying to get her to be eligible for Medicaid.

## Considering Hospice Care?

Learn about the care hospice provides, discussing end-of-life with family and how to pay for hospice care.

[Get your Guide →](#)

## Products And Services From Our Partners

Below are supporters of AgingCare.com that may be of value to you and your family.

### [Get your FREE Funeral Planning Guide](#)

A final tribute should be as unique as the individual. Make your service one to remember.

### [Get Pricing on Senior Housing Options](#)

Learn about the different types of senior housing with current market information on services and costs.

### [Find Out if You Qualify for Help Paying for Care](#)

A life insurance policy can be converted into a long-term care benefit account to pay for the cost of senior care directly each month.

### [Get a Medical Alert System](#)

Don't wait for an emergency! Medical Guardian is the Trusted Medical Alert System. Make the decision that provides confidence, security and safety.

### [What You Should Know About Hospice](#)

VITAS hospice helps manage care transitions from hospital to home. 100% covered by Medicare, Medicaid and most insurance.

### [Get Your FREE Veterans Benefits Guide](#)

Learn how to find, use and manage VA benefits for veterans and their family caregivers, dependents and survivors.

### [Get Your Free Home Care Guide Now](#)

This resource will guide you through creating the ideal in-home care arrangement for your loved one.

### [Get Your Complimentary Caregiving Guides Now](#)

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