



ANAHEIM
2009

The Annual Conference of the Financial Planning Community

TRACK:	<i>LONGEVITY & HEALTHCARE</i>
SESSION: 979044	YOU THINK YOUR CLIENT HAS DEMENTIA — NOW WHAT?
	MONDAY, OCTOBER 12, 2009
	10:00 AM - 11:45 AM
PRESENTER:	Jill M. Brink-Lemnah, Ph.D.
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Dr. Jill Brink-Lemnah has been a Geriatric & Dementia Care Specialist for the past 20 years. After receiving her M.S. in Gerontology and Ph.D. in Psychology & Aging from the University of Southern California, Dr. Brink has applied her research, teaching, and clinical skills towards understanding and improving normal age-related changes in intellectual abilities and distinguishing pathological changes in the aging brain. For the past 7 years, Dr. Brink has worked as the Clinical Manager of the Greater San Fernando Valley Regional Office of the Alzheimer's Association providing community education, professional training, and clinical services to individuals and caregivers coping with Alzheimer's disease and related disorders. She specializes in the assessment and care of individuals in the earliest stages of memory loss. In addition, Dr. Brink maintains a private practice as a Professional Geriatric Care Manager at Aging Interventions in the Santa Clarita Valley helping families care for older relatives while maximizing independence and the quality of life for the older adult.



AGING INTERVENTIONS

“YOU THINK YOUR CLIENT HAS DEMENTIA - NOW WHAT?”

JILL BRINK-LEMNAH, PH.D.
GERIATRIC & DEMENTIA CARE SPECIALIST

OBJECTIVES

- Identify older clients who might be cognitively impaired and subsequently at risk.
- Develop effective communication strategies with clients who have dementia and their family members.
- Understand the needs of clients with dementia and the community resources available to assist in meeting those needs.



WHAT IS DEMENTIA?

- Definition of dementia
- Dementia is not a normal part of aging
- Different types of dementia
 - Degenerative dementias
 - Vascular dementias
 - Other etiologies



WHAT IS DEMENTIA?

- Reversible causes of memory loss
 - Medication interaction
 - Depression
 - Poor nutrition & dehydration
 - Thyroid problems
 - Tumors
 - Infection
 - Stress
 - Substance abuse
- Mild cognitive impairment



WHY BE CONCERNED?

The statistics of Alzheimer's as of 2009:

- 5.3 million Americans have AD
- 7.7 million by 2030 → 16 million by 2050
- 1 in 10 people (65 & older)
- 5 in 10 people (85 & older)
- People with AD live 2 – 20 years
- 5th Leading cause of death for 65+ → and rising
- Current treatments



THE COST OF CARE

- \$148 Billion dollars in annual costs
- In 2004, average annual cost for healthcare & long-term care services for individual aged 65+:
 - No Alzheimer's or dementia - \$10,603
 - With Alzheimer's or other dementia - \$33,007
- Financial impact on caregivers in 2008:
 - 9.9 million Americans provided unpaid care
 - 8.5 billion hours of unpaid care worth **\$94 billion**



WHAT ARE NORMAL CHANGES IN MEMORY?

- Memory loss is not a normal part of aging
- Intelligence remains stable
- Slower thinking
- More difficulty paying attention
- Sensory decline



WARNING SIGNS OF ALZHEIMER'S DISEASE

- Memory loss that disrupts everyday life
- Difficulty performing familiar tasks
- Problems with language
- Disorientation to time & place
- Poor or decreased judgment

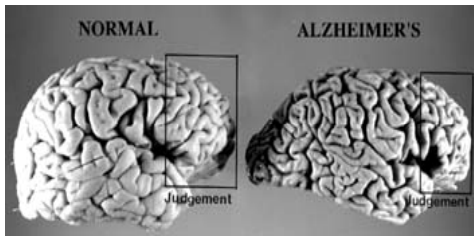


WARNING SIGNS OF ALZHEIMER'S DISEASE

- Problems with abstract thinking
- Misplacing things
- Changes in mood or behavior
- Changes in personality
- Loss of initiative

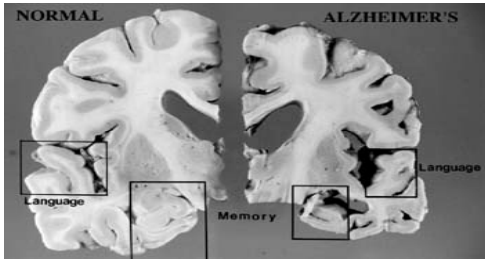


A HEALTHY BRAIN VS. A BRAIN ON ALZHEIMER'S DISEASE



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A HEALTHY BRAIN VS. A BRAIN ON ALZHEIMER'S DISEASE



AGING INTERVENTIONS

HOW CAN I HELP MY CLIENT WITH DEMENTIA?

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ISSUES TO CONSIDER

- Denial – “Thank you for your concern, but I am fine.”
- Need for autonomy & control
- Early intervention is essential for maximum participation in planning
- Risks associated with driving under the influence of Alzheimer’s disease
- Involving family or agent



CAN MY CLIENT MAKE FINANCIAL DECISIONS?

- Financial capacity
 - Capacity to make a gift
 - Capacity to execute a contract
 - Capacity to execute a Durable Power of Attorney for Finances
- Decisional capacity vs. executorial capacity
- Competency vs. capacity



CAN MY CLIENT MAKE FINANCIAL DECISIONS?

The ability to manage finances includes:

- Investment decision making
- Knowledge of assets & estate
- Understanding, prioritizing & preparing bills
- Financial judgment regarding fraud
- Bank statement management
- Checkbook management
- Defining & applying financial concepts
- Basic monetary skills



FIDUCIARY ABUSE

Warning Signs:

- Unusual or erratic account activity
- Makes changes to accounts
- Irregular signatures – especially if improved
- Changes in spending habits
- A new intimate acquaintance
- Sending money overseas
- Indicates mail is no longer being delivered



FIDUCIARY ABUSE

Warning Signs:

- Behavioral changes
 - > Withdrawn & hesitant to talk freely
 - > Angry
 - > Frightened or secretive

Take action:

- Be alert, observant & calm
- Ask probing, non-intrusive questions
- Report to Adult Protective Services



IMMEDIATE NEEDS

- Examine and update all advance directives for financial and estate management
- Examine and update all advance directives for health care
- Encourage immediate medical attention – evaluation & treatment
- Discuss diagnosis & implications on future planning
- Monitor for signs of depression
- Consider safety issues



COMMUNICATION

Strategies when communicating with a client who has dementia:

- Verbal techniques
 - Speak slowly
 - Low-pitched voice
 - Reintroduce yourself & purpose of the appointment
 - Ask one question at a time
 - Give one instruction at a time
 - Use same wording if repetition is necessary
 - Give multiple choices

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COMMUNICATION

Strategies when communicating with a client who has dementia:

- Non-verbal cues
 - Body language
 - Facial expressions
 - Tone of voice
 - Eye contact
- Environmental elements
 - Time of appointment
 - Office surroundings
 - Noise level

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COMMUNICATION

Facilitating communication among family members:

- Advanced planning is imperative
- It's all about the money ~ or is it?
- Conflict resolution

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RESOURCES

Assembling your team of geriatric experts:

- Geriatric Care Manager
- Geriatrician or Geriatric Diagnostic Center
- Elder Law Attorney
- Professional Fiduciaries
- Certified Public Accountant specializing in Elder Care

For referrals, call the Alzheimer's Association 800-272-3900



RESOURCES

How can a Geriatric Care Managers help?

- Identify problems & provide solutions
- Conduct comprehensive assessment
- Develop & manage care plan
- Crisis intervention
- Offer eldercare counseling & support
- Provide consumer education & advocacy

Find a geriatric care manager at
www.caremanager.org



FUTURE PLANNING

- Financial planning
- Accommodating functional changes
- Physical health issues
- Psycho/social status
- Long-term care housing options
 - In-home care
 - Assisted Living & Board and Care Homes
 - Skilled Nursing Facilities
- Funeral arrangements