

A SURVIVAL GUIDE TO AGING



HEALTHY
LIVING



LONG-TERM
CARE



FINANCIAL
STABILITY

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Book Preview

A Survival Guide to Aging

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A Greeting from Chris

Hello and welcome to “A Survival Guide to Aging”! My name is Chris Orestis, as both CEO of Life Care Funding and a senior care advocate I have spent years working across this country to find ways to increase access to long term care. I am always looking for ways to help improve the lives of seniors and their families. And now with my second book, I am excited to bring important information to you and your family about surviving your senior years with excellence! In this book I will share information, tips, facts, resources and the latest news intended to help seniors and their families make the most of what should be among the best years of their lives.

This Survival Guide focuses on Senior Living issues such as long term care planning, finance and costs saving tips for seniors, improved longevity through exercise, eating, and healthy lifestyles, legal and political issues, events in the news, and interesting stories and events that can help shine a light on making the most out of your Senior Living years.

But, who am I and why would you consider reading my book? Well, please allow me to take a moment to introduce myself further.

In my earlier career, I was a lobbyist in Washington, D.C. where I worked on healthcare reform and long term care. In 2007 I co-founded Life Care Funding with my dear friend Don Poole and an intrepid group of pioneers including Jane Kremer and Trevor Nicholson. Over these years our company has grown and we work with families across the United States helping them to afford the costs of long term care. I have testified before numerous state legislatures and governmental bodies, and have given countless speeches around the country about improving access to long term care; I contributed to the Congressional Commission on Long Term Care; I have been featured in news stories in the New York Times, Wall Street Journal, USA Today, Kiplinger’s, Woman’s World Magazine, on TV, and on radio programs across the country; I have published academic white papers and have been in national publications over 50 times; and I am the author of the Amazon Best-Selling E-Book “Help on the Way”.

I invite you to read this book and discuss with your friends and family these issues that impact the quality of life for seniors and those they love around them. I also invite you to be part of the discussion. If there are questions you have, issues you want addressed, information you would like to share please let me know (chris@survivalguide.com). My goal is to speak *with* you-- and not *at* you as you read this book. I look forward to our conversation.

Introduction

What does it mean to be a “senior”? Well, in many ways it can mean whatever you want. The conventional definitions of aging and retirement don’t apply anymore. What it once meant to be a senior 20 or 30 or 40 years ago is much different today. Life expectancy now is much longer and quality of life can be much better. But the key to making it happen is in your hands. The secret to enjoying a long and fulfilling life is for you to make “Life Investments” today that will pay great dividends in your future. Life Investments are positive efforts you put into your physical health and mental wellbeing, as well as making smart financial and planning moves for your future. There is no avoiding aging, so the more you do today to be ready the better off things will be for you and your loved ones. It doesn’t matter what age you are now—it is never too late to start. You can eat better, exercise more, get active, and stay connected with family and friends. You can start informing yourself about how to be ready for long term care by understanding the different types of care, how to pay for it, how to recognize when the need for care arrives, and how to work together as a family to make sure things go as smoothly as possible.

There is an old saying— “failing to plan is planning to fail”. In the world of aging and long term care, truer words were never spoken. This is unfortunately a topic almost everyone avoids until it’s too late. But waiting for a crisis situation to be the time to first address this topic is a disaster waiting to happen. You can take action now to improve your health. You can take action now to improve your relationships. You can take action now to improve your lifestyle. You can take action now to inform yourself and better prepare for the future. How do you do this? Simple—take action now!

“A Survival Guide to Aging” is the follow up to my first book, “Help on the Way”. In this second book, you will learn about the eight *Quality of Life Factors* that impact your health and well-being. Among these you will learn how attitude, adaptability, relationships, activities, exercise, nutrition, sleep, and mental health all contribute in significant ways to your longevity and quality of life. You will learn strategies for how to improve all these factors no matter what age you are today.

But no matter how well you take care of yourself, the majority of us will need long term care support and services at some point in the later stages of our lives. To this end, you will learn about important aspects of long term care such as the primary forms of care and how to pay for them. The different forms of private pay and the differences between what Medicare and Medicaid will *and* won’t cover. You will also learn how to recognize when someone is in need of care and you will learn about how to put in place a “family action plan” to be ready for when that time comes.

An apple a day keeps the doctor away. I hope as you read this book you will find in it more than one apple that you can use in your life to spare you and your family from the very expensive and difficult challenges in your future you could possibly avoid otherwise.

Aging well through healthy living: Do you know your *Quality of Life Factors*?

An ounce of prevention is worth more than a pound of cure. When it comes to living a quality lifestyle as you age; truer words were never spoken. Aging is not a one-way ticket to poor health, loneliness, boredom, and a declining quality of life. There are a number of measures people can take now and carry through their entire life that will greatly increase the odds that their senior years will continue to be healthy, productive and rewarding.

There are particular aspects of life that play important roles in your quality of life. How you manage these today, and as you age through the years are very important. Key among these “Quality of Life Factors”:

- Attitude
- Adaptability

- Relationships
- Activities
- Diet
- Exercise
- Sleep
- Mental Sharpness

Attitude: Taking on life and aging with a positive attitude is a very important cornerstone for your quality of life. Do you take on life's challenges with zeal or dread? Are you active or sedentary? Do you nurture relationships and have hobbies, a job or volunteer? It is important to live a purposeful life because it will make you strive to be healthy of mind, body and in your attitude.

Adaptability: Your ability to adjust to the changes in yourself and the world around you is an important skill. The one thing you can count on as you age is that change will be constant. You must be prepared for, and do your best to manage in a positive way changes that will be happening to your body and mind, changes in your loved ones and relationships, changes in your career and activities, and changes in the world around you. Darwin has always been right about the fact that those who best adapt to change are best at thriving.

Relationships: A person who not only nurtures, but seeks to build new relationships is a person more likely to be living a higher quality lifestyle. Relationships with our significant other, family, friends and colleagues help to give our lives purpose. We give and take from relationships and that is why being connected is being human. As we age, relationships will change and it is important that we stay engaged in-person or from afar, and that we continue to build new relationships throughout our lives.

Activities: An object in motion tends to stay in motion. An active lifestyle consisting of hobbies, work, volunteerism, family and friends, culture, and nature is more meaningful and healthy than being a couch potato. One of the keys to people who live long lives is that their life continued to have meaning. Staying engaged in activities and bringing meaning to others will help bring meaning to you. Many people continue to work or take on second careers in later life. Hobbies, volunteer work, learning new skills, or getting more involved with your family are all paths to an active and meaningful life.

Diet: We truly are what we eat. What we ingest impacts our health and quality of life in so many ways. A diet high in fats, sugars and salt not only causes obesity but cardiovascular problems. Ingesting too much soda and alcohol, as well as tobacco and drugs will have a negative impact on longevity. A diet consisting of leafy vegetables, legumes and grains, quality proteins, staying well hydrated with water, and then enjoying "treats" like sweets, salty snacks and alcohol in moderation has been proven to improve quality of life and increase life expectancy.

Exercise: As we age all of our bodies are undergoing constant change and challenges. The key to keeping your body (and mind) sharp through this ongoing process is exercise. It is important to work on strength, balance, flexibility, and constitution. All of these physical factors will play a role in your ability to remain mobile, independent, healthy and happy over the course of your life. But, these are all areas that will become harder to maintain as you age, so the more you are doing today the better off you will be tomorrow.

Sleep: An area that is often taken for granted by people is rest. How the body, mind and attitude perform is very directly impacted by how much sleep you are getting. The optimum amount of sleep a person should get in a 24-hour period is 8 hours. There are a number of factors that can conspire to get in the way of our sleep that can be managed: what we ingest (caffeine, sugar, alcohol), how we manage stress, how active we are, and how disciplined we are to put down that book or turn off that screen. In addition, there are a number of strategies to help people better manage their sleep and combat the negative impacts of fatigue and exhaustion.

Mental Sharpness: As we age, it is not uncommon for memories to dull slightly but it is not a guarantee that this will happen to everyone. In fact, there are numerous measures we can take today to keep our minds as sharp as possible throughout our lives. Remaining active, socially engaged, good diet and exercise, proper sleep, and challenging your mind through a variety of “brain exercises” will all play important roles in how strong your mind is over the years. Some brain exercises to pursue are reading and writing, math/word games, puzzles, and strategy games such as cards and chess.

How to Pay for Long Term Care

Introduction Video: <https://www.youtube.com/watch?v=DWAus487X6s>

The three primary ways to pay for care are with Medicare, Medicaid, or Private Pay through insurance, savings or assets.

1. Medicare is an “age based” program that will cover the first 100 days of rehabilitation care in a licensed skilled nursing facility upon direct discharge from a hospital.
2. Medicaid is a “means based” program which means to qualify an applicant must meet both standards of medical necessity and be below set asset and income levels below the poverty line. Applying for Medicaid can be a challenging process that requires the applicant to submit detailed medical and financial records. Medicaid will “look back” five years at financial records to make sure that assets have not been hidden or transferred to family members.
3. Private Pay primarily comes from an individual and/or a family’s savings, insurance, assets, and income. People that are private pay can choose any form and location of care that they want.

How to know when it is time for Long Term Care

Introduction Video: <https://www.youtube.com/watch?v=Nlk0HI1wEmw>

Warning signs you should be looking for that will help you recognize when the time for professional Long Term Care has arrived:

- 1) **Physical Deterioration:** Look for signs such as significant weight loss, balance issues and falling, loss of strength and stamina, and other losses of “Activities of Daily Living” known as an ADL such as ability to shower or toilet, dress, or eat independently.
- 2) **Mental Deterioration:** Do not blow off loss of memory or confusing names, dates and locations as just a “senior moment”. Cognitive deterioration is an important warning sign that you should be on the lookout for dementia and Alzheimer’s. These conditions can worsen quickly and can lead to many physical breakdowns and safety issues.
- 3) **Lifestyle Deterioration:** Is the home not being kept as neatly as in the past? Are things oddly out of place (a house plant in the fridge, pots and pans in the bathtub), or do you see signs of physical damage (the car crashing into a fence or the wall of the garage, burn marks on the kitchen wall from a flash fire)? Long Term Care is both a matter healthcare and safety.

Do you have a family plan for Long Term Care?

Introduction Video: https://www.youtube.com/watch?v=p2Jr_jZJ6J0

Here is a checklist of questions you will want to review with your family:

1. Who lives close enough to be “hands-on” to help with driving and appointments?
2. Is there a need to establish a Power of Attorney or Conservatorship? Who should that in the family and who is the attorney?
3. Who is the right person to assess the financial situation? Are there available savings, assets and insurance that can be used to help pay for care? Will Medicaid be necessary and will they qualify?
4. Should a professional care manager be called in to help assess the health situation and devise a care plan?
5. Will the care be at home or should it be in an assisted living community or nursing home?
6. Should an elder law attorney be hired?

BIO: Chris Orestis, CSA is the CEO of Life Care Funding and a 20-year veteran of both the insurance and long-term care industries. A former Washington DC lobbyist, he is a nationally known senior care advocate and author of the Amazon best-selling books “Help on the Way” and “A Survival Guide to Aging”, a legislative expert, featured speaker, columnist and contributor to a number of insurance and long term care industry publications. Chris is a frequent guest about senior issues on national radio programs; and has also been featured in the Wall Street Journal, New York Times, USA Today, Fox Business News, and PBS.

