Tips for Caregivers Concerned About Coronavirus and Their Loved One

Navigating life in the midst of a pandemic is hard for everyone, and if you're caring for an elderly or disabled loved one, adjusting to this new reality can be even more challenging. You want to be sure your loved one is getting the very best care, but you don't want to risk increasing their exposure to the virus (or your own). Everyone's situation is unique, but we hope these tips will answer some of your biggest questions and concerns about providing care through such a challenging time.

Don't Forget Finances

Before making any big decisions about your loved one's care, be sure to explore the costs involved, and most importantly, the resources you have to pay for care. Many caregivers overlook just how beneficial Medicare can be, or else they're simply overwhelmed by the options. That's understandable as Medicare can be confusing! To learn more, read some Medicare FAQs.

One of the most important things to know about is the Annual Election Period (AEP). The AEP runs from October 15 through December 7, and it's the one time each year when someone can change their Medicare plan. Before this period starts, make sure you have all the documentation you'll need, including your loved one's current Medicare card, as well as medical information like their providers and medications. Another thing to be aware of as a financial caregiver is that the

coronavirus pandemic puts seniors at a greater risk of falling victim to scams, so you should familiarize yourself with [common scams](#) so you can help your loved one avoid them.

What About Long-Term Care Facilities?

One of the biggest questions caregivers are facing is whether it's safe for their loved ones to stay in a long-term care center. The best way to [prevent the spread](#) of infection is to practice social distancing, but that's hard to do in facilities where everyone lives in close proximity. In addition to concerns about a potential outbreak, some caregivers also worry that their loved one may get [insufficient care](#) right now, as many centers are cutting staff.

If you're wondering whether to bring your loved one home, there isn't an easy answer, but these are a few of the main issues to keep in mind:

- Take a look at the CDC's recommended [procedures](#) for preventing the spread of COVID-19 in nursing homes, and make sure they're being followed where your loved one lives.
- Make sure you find out the center's policies regarding residents who leave. According to CNN, some [assisted living](#) centers are not allowing residents to return if they leave, or they may be put on a wait list.
- Consider your options for alternative living arrangements, whether that's your own home or somewhere else.

Finding Care Solutions

Caring for a loved one who is in a senior living center can be cause for concern, but you face a different set of challenges if your loved one lives with you or on their own. Some people are especially worried about the risk of having [health aides](#) come into their homes right now. The reality is that your loved one still needs that care, so the best solution is to ensure all health aides are taking extra safety precautions. And while everyday hands-on care is essential, you may want to look into [telemedicine](#) appointments whenever possible.

Most importantly, you want to maintain communication with your loved one, even if that means connecting virtually. Set a regular time to chat, and if your loved one is new to technology like [video chats](#), help them get familiar with it. And with so much on your plate right now, don't forget about [self-care](#)!

The pandemic is an added stress for everyone, making it even more important to ensure you're caring for yourself, too. Even as you get a handle on these changes, the truth is that the pandemic, and our response to it, is constantly evolving. The "right" solution for your loved one's care may evolve, too, and that's okay. As long as safety comes first, the best care solution is the one that works for you.

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