



Getting Seniors the Care They Need (And How to Pay for It)

Being a family caregiver for your aging or disabled loved one can be – or at least seem like – a full-time job, only without pay and [often](#) with less sleep. It's difficult enough to watch your loved ones decline when you're not existing in an era of pandemic social isolation, but the [extra challenges](#) of worrying about contracting the virus, to keeping medication in stock, can enhance the creeping feeling of inevitability that surrounds you as you realize you are getting closer to the reality of making necessary decisions regarding long-term care.

For many families, that decision comes with a huge financial burden, and often the only way to relieve that burden (or a large portion of it) is to sell a home. If you determine that is the best decision for you and for your loved one, relieve some of that stress by hiring a moving company. The fully insured moving team of [Exela Movers](#) will come into your home – while taking every safety precaution – and address your moving needs so you can tend to more important things.

Step away and take advice

It may be difficult for you to objectively determine that your loved one needs more [advanced care](#) than you can, or should, give. Emotions and past promises of care can sometimes interfere with what is best for them. If you are taking over tasks that they have been able to do themselves, such as helping them with basic hygiene or needing to provide more hands-on interventions with their medications and mealtimes, then you should talk to your loved one's

doctor about whether it's time for a move. Remember that as mobility decreases, your loved one is also at greater risk of a fall, and you may not be able to safely move them. A noticeable lack of appetite can be a danger sign for them, and any increased signs of aggression can present issues for you as well.

[Involve](#) your loved one in the process of the transition to long-term care as much as you can, and as much as they can comprehend. It may be harder to schedule an in-person visit to one or more facilities during the pandemic, for example, but call to see if you can make a private appointment, or ask if they have a virtual tour you can view online. Mention the many benefits to your loved one and stress that you and other friends and family will look forward to visiting as soon as it is safe for everyone. Meanwhile, get your loved one set up and trained (to the best extent possible) on video platforms for virtual visits.

The payment dilemma

You should see if your loved one qualifies for Medicaid payments or other [programs](#) to cover the cost of long-term care. Otherwise, if there is no long-term care insurance or other money set aside, you may need to sell your or your loved one's house. A house is an [investment](#), even though its value will fluctuate in reaction to external circumstances, such as a pandemic, so it's [best to research](#) home prices and sales trends in your area and use that information to provide a basis for your decision. If it doesn't seem like the right time to sell, you may be able to borrow against the home's equity and pay that off when the timing is better to sell.

To sell or not to sell the home, however, is another decision you should not be making alone. Get an experienced real estate agent involved; one familiar with your area will be able to look at comparable homes, review the sales prices, use data to give you an estimate of how long to expect it to stay on the market, and should you decide to proceed, they will show the home to prospective buyers from its best vantage point.

The care you need

Caring for your loved one is uppermost in your mind. To do the best you can, however, you need to remember to take care of yourself so that you are healthy in mind and body as you make these difficult decisions about long-term care, and paying for that care. That includes asking for help along the way. If and when the time comes that a home sale is necessary to pay for your loved one's care, give us a call at [Exela Movers](#) (857-312-3381). Because you definitely have better things to do, and people to spend time with.

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