Finding the right help for older adults can be hard. Local government, health care, health insurance and many different organizations provide help for older adults. The type of help from each of these places can be different in each city or town. This makes it hard to know where to find the right help.

Below is a list of common questions when caring for older adults, and some tips on where to find help.

**Will health insurance pay for this?**
Different types of insurance pay for different types of care. Medicare, Medicaid, private health insurance, or long-term care insurance each pay for different things. For example, Medicare will not pay for ongoing care in the home. But Medicare may pay for a walker and physical therapy. In-home care may be paid by Medicaid or long-term care insurance. If the person is a veteran, or the spouse or child of a veteran, they can get some of their care paid for by the Veterans Administration (VA).

Keeping track of who pays for what is hard. The first step is to know what types of insurance the person has. Keep a list of the phone numbers and member ID numbers for each type of insurance. Clinic and social service staff can help find out if needed care will be paid by the insurance. For Medicare, each state has special counselors who can help.

**When and how should the person take this medication?**
It can be hard to remember why each medication is needed, or when and how it should be used. Some of this information is on the bottle, but it can be hard to read. Doctors and pharmacists can answer these questions. Ask them at your next visit to the clinic or pharmacy. The doctor or pharmacist can print out information for you. It is also okay to ask questions by phone. Write the answers in words that can be understood by everyone who helps the person with medication. After writing the answer, take time to say it back to make sure it is right.
Can someone help with caregiving for a while?

All caregivers need a break. Special care called “respite” can help. Respite is short-term care that gives the caregiver a break. Respite can be for a few hours, or a few days. For more about this type of care, see the Care Partner sheet “Respite Care.” To know what types of respite care are in the area, contact the local Area Agency on Aging. They have information about respite care, support groups and other help for family caregivers. The contact information is at the bottom of this sheet.

What should I do if I think an older adult is treated badly?

If an older adult is treated badly it might be elder abuse. If you think an elder is being abused, it should be reported now. Every state has an agency that takes care of elder abuse cases. In many states it is called Adult Protective Services or APS. Abuse can be reported by calling 911 or the APS office. The local APS number is listed on the Elder Care Locator: [www.eldercare.acl.gov](http://www.eldercare.acl.gov)

Who do I call when the older adult I care for has challenging behaviors?

Older adults with dementia can have challenging behaviors. These are easier to manage if the caregiver knows what to do. Small changes in how care is provided can make a big difference. Classes and support groups can help. They are available through local caregiver coalitions and the Alzheimer’s Association.

*Find the local Alzheimer’s Association office at [http://www.alz.org/apps/findus.asp](http://www.alz.org/apps/findus.asp)*

*Other resources can be found through the Family Care Navigator: [www.caregiver.org](http://www.caregiver.org)*

Still need help?

Every region of every state has an Area Agency on Aging. These agencies were created by federal law to help older adults in the local area. They have trained staff that can answer almost any question about help for older adults in the area.

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**To find the local Area Agency on Aging:**

*Call 1-800-677-1116*

*Use the Elder Care Locator: [www.eldercare.acl.gov](http://www.eldercare.acl.gov)*

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