

As Elder Care Needs Increase Families Search For Solutions

Sandwiched Generation Can't Ignore Longterm Care Decisions

As life expectancy and the corresponding risk of disability increases, retirement becomes a less predictable event. Moreover, financial safety nets provided by the government are eroding. Additionally, in-home care costs are rising.

Welcome to the "sandwiched generation" where Valley residents are caring for both their children and their parents. More: experts say we'll soon see two different generations in retirement at the same time.

Bottom line: Sound home health care decisions can be like asking someone to navigate turbulent waters while blindfolded and without the ability to steer.

Local Resource

Fortunately, those of us living in the Cherry Creek Valley have a local resource that can help. *Home Care Assistance*, conveniently located in *Cherry Creek North* (2424 E. 3rd Ave.), is already helping families make long-term care decisions for their parents and other loved ones. "Most of us would like to live a long, healthy life. But with a long healthy life comes a series of decisions and possible complications that need to be addressed before it's too late," suggests Marilyn Rowe, CEO and co-owner.

Experience with her own loved ones and genuine care for people drove her passion to service others. She works with a team of seasoned professionals in areas of long-term care. Her husband Mike, a former Chief Operating Officer of a healthcare specialty firm, is the other owner of the business.

"We all want to believe that it will never happen to us. Our current health insurance plan will pay for long-term care, and that planning ahead is too expensive and difficult." Wrong, she warns! "Chances are," Marilyn, explains, "we will need long-

term care." Plus, she continues, health insurance was never designed to pay for long-term care. "Not planning ahead is also more expensive and difficult than taking a proactive approach."

Home For Life

Mike notes that there are many tools and resources that will help seniors remain home for life. "Long-term care insurance, reverse mortgages, VA home aid and attendant pension benefits, and personal emergency response systems are a few of the



many options he cites.

Still he understands that long-term care is not a topic that is easily discussed on a Sunday afternoon with the family gathered around the kitchen table. "In fact," he says, "discussing long-term care and planning ahead for long-term care has been, and continues to be one of our least favorite



Elder Care: Experience with her own loved ones and genuine care for people drove Marilyn Rowe, CEO and co-owner of Home Care Assistance, to help others with long term home-care decisions. She is shown (above and below) reviewing decision with a caregiver.

term care is a family matter. It affects all of us. It affects our personal lives and our careers. We may be the 30-something faced with caring for an aging parent or we may be a baby-boomer trying to decide the best way to plan ahead."

Free Information

Mike Rowe believes the message is clear: "Understanding the secrets to long-term care planning, care giving and crisis management is essential for all families who want to keep their seniors home for life." Educating ourselves about services that are currently available is the first step. Moreover, it will make the journey much easier for the entire family.

Be informed and make a choice that will not only affect you personally, but will allow your family members the opportunity for peace of mind down the road, he urges. The Free Report — *The Senior Solution* — is designed to help Valley families and seniors understand how to manage long-term care crisis points in life, and plan ahead to avoid a crisis by understanding all of the options available.

Glendale Cherry Creek Chronicle readers can obtain a free copy of the report by calling 303-552-9933 or www.homecareassistancedenver.com.

things to do."

To solve the dilemma, Marilyn and Mike have just completed a report titled "*The Senior Solution*" to help families start that conversation and unravel the myths of long-term care. "It doesn't matter whether you are a 30-something, a baby-boomer, or a 70-something," Marilyn says, "long-