

# Living to 100: Beyond the Limits of Luck©

By  
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Long Term Care Planning Network  
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# Agenda

01

Long Term Care/  
Planning

02

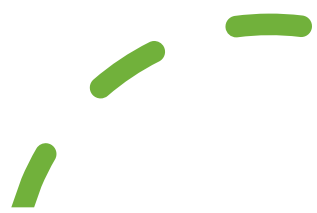
Aging With  
Independence,  
Dignity And Control

03

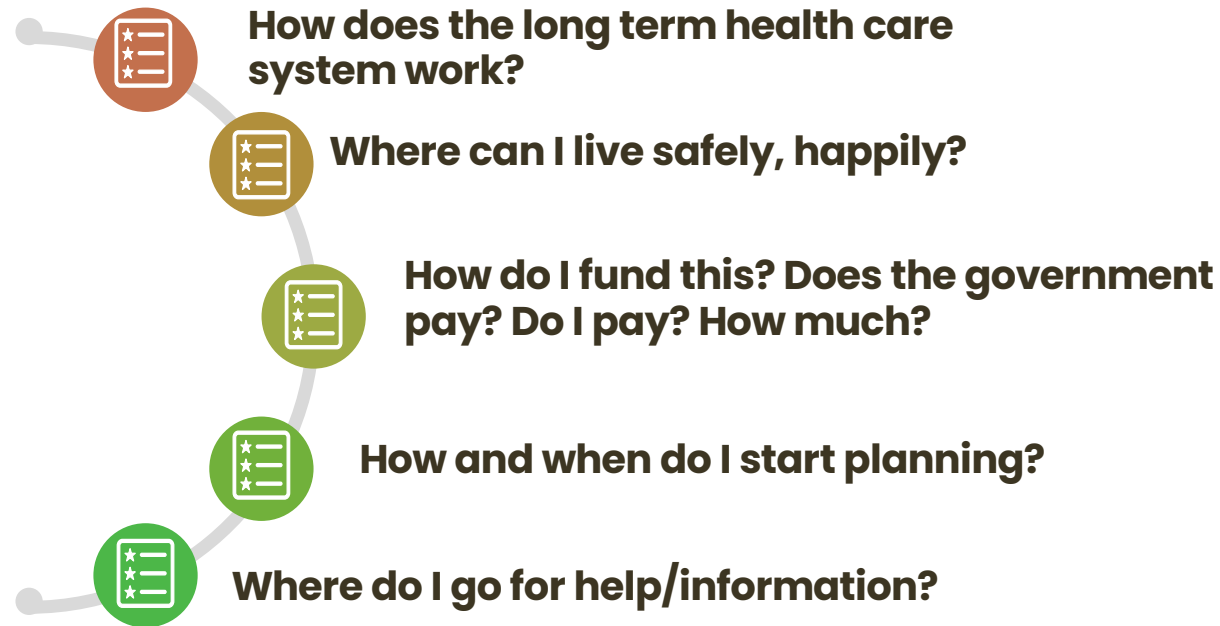
The Art And Science  
Of Family  
Communication

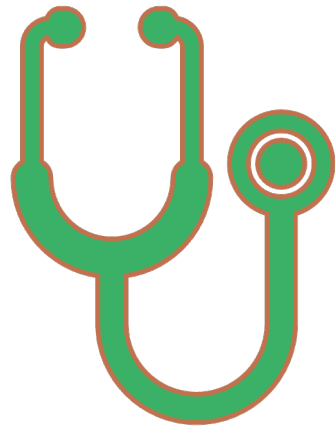
04

Summary/Resources



# What Everyone Needs To Know – But They Don't





# 1. Long Term Care/Planning

## What Too Many Canadians Think

"I won't need long term care."

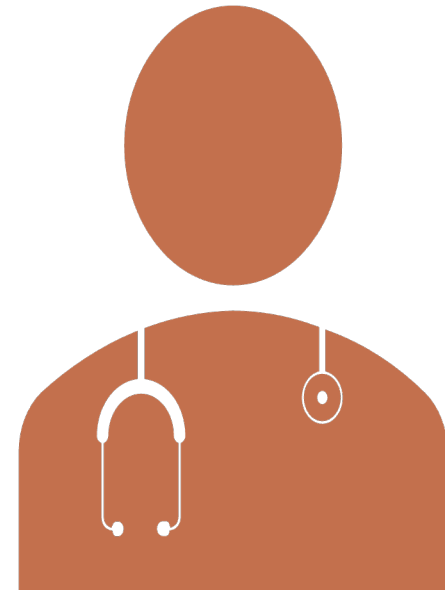
### What they really mean...

*"I should probably look into this, but I don't know enough to make a decision."*

*"I just don't see myself in long term care."*

# What Long Term Care Planning Gives You

- The ability to act and make effective decisions **while you are still able to/capable**
- Control over:
  - How much care you receive
  - The quality of care you receive
  - Who delivers that care
  - Where that care is delivered
  - For how long that care will be delivered



**INDEPENDENCE – DIGNITY – CONTROL**

**PRICELESS.**



## **2. Age With Independence, Dignity And Control**

# How To Apply For Home/Long Term Care Subsidies/Beds

- **HCCSS\*** - gatekeepers that plan, fund and coordinate subsidized services delivered by:
  - Hospitals/health centres/home care/care homes
- You belong to an HCCSS based on your postal code

## How to apply for home care/care home bed

1. Contact your HCCSS for an assessment for home care/care home admission
2. Put your name on up to 5 care home lists
3. Wait
4. If/when a bed becomes available, you have 24 hours to accept/5 days to move in
5. If you decline, you go off all lists and can reapply after 12 weeks.

\*Home and Community Care Support Services



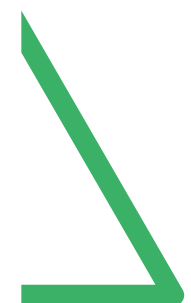




The first wealth is  
health.

**Ralph Waldo Emerson**

veganposters.com





## Respect The Facts About Falls

- 50 per cent of falls occur at home
- 1 in 3 older Canadians fall every year - half never tell anybody
- 4 in 5 hospitalizations due to falls - mainly broken hips
- 79 per cent don't know what to do if a fall happens to themselves/a loved one at home

### The Key?

- Fall prevention!!
  - Exercise, balance
  - Glasses, hearing aids
  - Medications





# THE DANGERS OF SENIOR LONELINESS AND ISOLATION

LONELY SENIORS HAVE A 59% HIGHER RISK OF **PHYSICAL** AND **MENTAL** HEALTH DECLINE

59%

LONELINESS CAN BE AS DANGEROUS AS SMOKING **15** CIGARETTES A DAY



THE RATE OF DEPRESSION FOR SENIORS WHO LIVE IN RESIDENTIAL CARE FACILITIES HAS BEEN AS HIGH AS

 **44%**

SENIORS WHO SUFFER FROM LONELINESS HAVE A

**64%**  
HIGHER RISK OF DEMENTIA

5 FACTORS THAT INCREASE THE RISK OF ISOLATION

- 1 BEING AGE 80+
- 2 HAVING CHRONIC HEALTH PROBLEMS
- 3 LACK OF CONTACT WITH FAMILY
- 4 LIVING WITH LOW INCOME
- 5 CHANGING FAMILY STRUCTURES

IN 2009, **1 IN 4** SENIORS AGED 85+ FELT LONELY AT LEAST SOME OF THE TIME








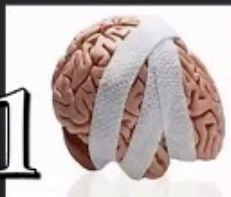






STEPS TO ALLEVIATE LONELINESS & ISOLATION

- > GIVE BETTER ACCESS TO TRANSPORTATION
- > WORK BETTER TO INTEGRATE SENIORS INTO THEIR COMMUNITIES
- > USE TECHNOLOGY TO HELP SENIORS CONNECT WITH OTHERS

# The Lancet: Dementia, Prevention, Intervention & Care

## 12 Modifiable Risk Factors for Dementia

- |   |                                                                                     |   |                                                                                     |   |                                                                                       |    |                                                                                       |
|---|-------------------------------------------------------------------------------------|---|-------------------------------------------------------------------------------------|---|---------------------------------------------------------------------------------------|----|---------------------------------------------------------------------------------------|
| 1 |    | 4 |    | 7 |    | 10 |    |
| 2 |   | 5 |   | 8 |   | 11 |   |
| 3 |  | 6 |  | 9 |  | 12 |  |





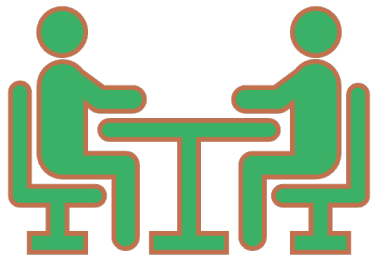
# MAiD – Medical Assistance In Dying

(June 2016)

- Because families often struggle during an extended illness, it is important to plan beforehand; planning may include the patient's desire to access MAiD
- MAiD - medical procedure involving administration of medications to intentionally and safely end the life of an adult who meets strict legal criteria, **at the request of the patient**
- Total MAiD deaths as of 2021: 31,664

## Who is eligible (18+)

- Has a serious and incurable illness, disease, or disability
  - Enduring intolerable physical and mental suffering
  - Has all the information required to make informed decisions around the medical condition
  - Has made a voluntary request with no pressure or outside influence
- Average age: 76.3. Oldest: 104
  - Main reasons: Cancer, neurodegenerative diseases, COPD



### **3. Family Communication: The Care Conversation**



# Remember The 40/70 Rule

- When adult children are about 40 and parents about 70, it's time to start the care conversation
- Parents need to talk about what they want as they age:
  - Age in place?
  - Retirement home?
- Children need to discuss how they can/cannot help.





## When/How Should We Start the Conversation?

Ideally when parents are still well and able to tell express **what they want**

When a parent gives you an opening: "When I die..."

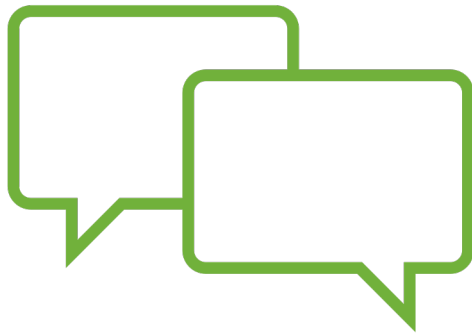
When an older friend suffers a health crisis, or enters a home

Explain that you have been 'updating your will' and ask if they have done anything recently

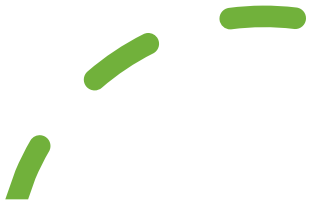
**Before a crisis hits!**

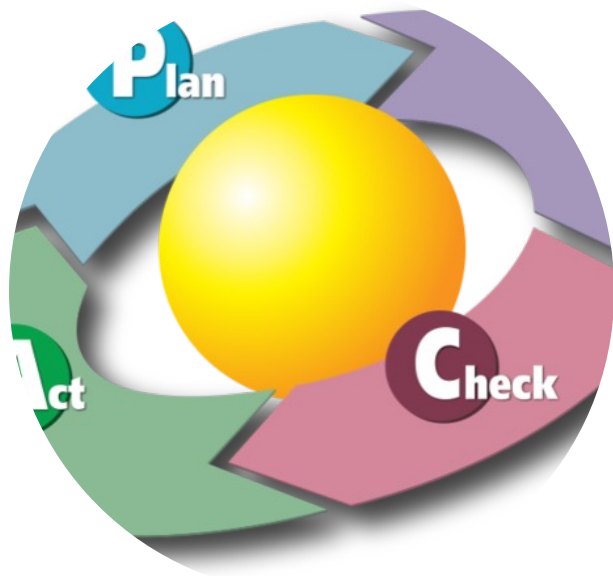


## Family Communication Is The Key



- Really listen to what each other is saying and FEELING
- Support and empower each other
- Concentrate on the positive and possible
- Do not make or ask for promises from others that may be impossible to keep.





## 4. Summary/Resources



## Your Most Important Asset—And It's Not What You Think

Your **independence** is your most precious asset. To maintain it:

- **In your 50's:**

- Manage your legal directives - POAs, Will. Have a say about your care

- **In your 60's and 70's:**

- Manage your home and possessions - consider downsizing everything to make life easier for you/your family

- **In your 80's, 90's and 100's:**

- Stay connected - spend time with others, and maintain your purpose and hope

# Your Action Plan

1. Stay healthy as possible through exercise, diet, regular physical check ups – **STAY OUT OF THE HEALTH CARE SYSTEM!**
2. Understand the diseases you (may) face
3. Keep your home safe as you age
4. Tell your family/advisors/medical professionals what you want as you age
5. Ensure you have an updated Will, Powers of Attorney
6. Make all critical information accessible in one place
7. Plan how you will pay for care as required
- 8. KEEP MOVING!!**





## Ontario Government Resources

- **Home and Community Care Support Services/Find Your HCCSS**

<https://healthcareathome.ca/home>

- **Guide To Placement in Long-Term Care Homes**

<https://healthcareathome.ca/wp-content/uploads/2022/12/Home-and-Community-Care-Support-Services-Guide-to-Placement-in-Long-term-Care-Homes.pdf>

- **Assistive Devices Program**

<https://www.ontario.ca/page/assistive-devices-program>

- **A Guide to Programs and Services for Seniors in Ontario**

<https://www.ontario.ca/document/guide-programs-and-services-seniors>

or 1.888.910.1999





## Other Resources

- **Plan Well** <https://planwellguide.com> (Advance Care Planning)
- **Thinking about your future? Plan now to Age in Place - A checklist**
- **The Healthline.ca** <https://www.thehealthline.ca>
- **The Ontario Caregiver Organization** <https://ontariocaregiver.ca>
- **The Safe Living Guide**
- <https://www.canada.ca/content/dam/phac-aspc/migration/phac-aspc/seniors-aines/publications/public/injury-blessure/safelive-securite/pdfs/safelive-securite-eng.pdf>
- **Project Big Life (Health Calculators)** [www.projectbiglife.ca](http://www.projectbiglife.ca)



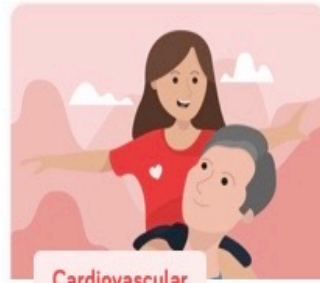




Life Expectancy

How long will I live?

[Start](#)



Cardiovascular

What is my risk of having a heart attack or stroke?

[Start](#)



Sodium

How much salt do I eat in a day?

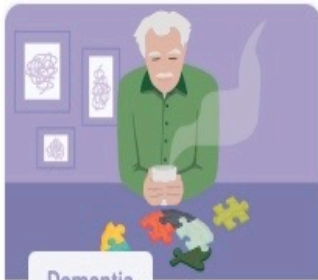
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RESPECT

Am I living in my last years?

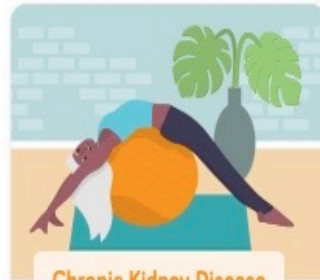
[Start](#)



Dementia

What is my risk of suffering from dementia?

[Start](#)



Chronic Kidney Disease

Will I develop a Chronic Kidney condition?

[Start](#)

# Project Big Life

# Karen's Care Planning/Consulting Services



## Family Consulting

- Home safety
- Accommodation options
- Alzheimer planning

## 10-Step Custom Long Term Care Plan Creation

## Karen's Long Term Care Planning Print Resources

Long Term Care Planning Network  
[www.ltcplanningnetwork.com](http://www.ltcplanningnetwork.com)

Long Term Care: A Practical Planning Guide For  
Canadians

The Critical Illness/Long Term Care Planner

The 10 - Step Long Term Care Planner

It's never too early to start the care conversation:  
A Guide For Adult Children & Their Parents



*It's never too early to start the care conversation...*

## A GUIDE FOR ADULT CHILDREN & THEIR PARENTS®

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## Your Presenter

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