

# FAMILY CAREGIVING IN NORTH CAROLINA

A Guide for Family Caregivers

### Caregiving for a Relative or Friend

North Carolina's network of caregiving service organizations has designed this guide to help you access caregiving resources. Nationally, it is estimated that one of every four persons is providing, or has recently provided, care for a relative or friend age 50 or older. A survey of adult North Carolinians found that one in four persons report providing regular care for someone age 60 or older. Almost half are caring for someone with dementia, according to the 2004 AARP study, "Caregivers in the Workplace." This study can be found at [www.aarp.org/research/reference/publicopinions/aresearch-import-910.html](http://www.aarp.org/research/reference/publicopinions/aresearch-import-910.html).



Providing care to a family member or friend can be a positive and rewarding experience. However, the physical, emotional and financial demands can sometimes be overwhelming and stressful. Some caregivers live with their care receiver; others are long-distance caregivers and coordinate services in a number of ways. More than one-half of all caregivers are employed full-time.

#### **You are a caregiver if you help someone in *any* one of the following ways:**

- provide direct financial support,
- manage personal finances,

- do household chores—cooking, shopping, laundry, and/or maintenance of living quarters,
- assist with activities of daily living such as bathing, dressing, toileting, feeding,
- provide transportation,
- administer medications,
- provide companionship through personal visits or telephone, or
- arrange or coordinate outside help.

You may do many more things to provide care for another. Caregiving demands time, resources, energy and love. While there is currently no "one-stop shop" to get all your questions answered, there are many resources to help you find your way. Your local Area Agency on Aging (AAA) is an important place to begin. The Department of Aging in your county can offer information and assistance. Most counties have family caregiver specialists whose sole purpose is to help you find solutions to caregiving challenges.

#### **Support Groups**

Support groups are offered across the state. A support group allows caregivers to discuss their concerns and frustra-

tions and to receive and offer emotional encouragement and practical solutions to caregiving situations. Some groups are for specific diseases such as Alzheimer's disease or Parkinson's disease. Visit: [www.nccarelink.org](http://www.nccarelink.org), or call 1-800-662-7030.

### Training/Workshops

Several statewide agencies are collaborating to train professionals to offer workshops that help caregivers take better care of themselves and others. A number of programs are offered several times a year at locations around the state including AARP NC *Powerful Tools for Caregivers* (focused on self-care for family caregivers), Respecting Choices (a curriculum on advance care planning), and Caring for You, Caring for Me (for both professional and family caregivers, focusing on what it means to be a caregiver), as well as the American Red Cross caregiver workshops on specific skills needed in caring for a homebound patient. Visit [www.aarp.org/states/nc/nc-caregiver/info.html](http://www.aarp.org/states/nc/nc-caregiver/info.html).

## Other Resources

### Home and Community Care Services

The North Carolina Division of Aging and Adult Services (DAAS) administers this grant to provide in-home and community-based services in support of older adults and their unpaid caregivers. Services specifically for caregivers include:

- respite services in-home, in a group setting, and/or in a hospital, nursing facility or other state-approved facility,
- home-delivered meals,

- meals for groups,
- adult day services,
- care management,
- in-home aide services,
- information services for assistance,
- transportation services senior center operations,
- housing and home-improvement services,
- health promotion services, and
- medication management.

For more information, contact your area family caregiver specialist at your Area Agency on Aging or visit North Carolina DAAS at [www.dhhs.state.nc.us/aging](http://www.dhhs.state.nc.us/aging).

### Respite

Respite literally means an interval of rest and relief, usually for a specific amount of time. Caregivers need well-deserved time away from their caregiving responsibilities. Examples of respite services include adult day care, overnight facility care, or someone coming into the home to help.



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### Driver Safety

As we age, we should educate ourselves about safe driving and mobility options. Educational programs to maintain our driving health and wellness are AARP Driver Safety Program; AAA Roadwise; CarFit; We Need to Talk (WNTT); and other resources. For more information, contact AARP North Carolina at 1-866-389-5650, or visit [www.aarp.org/families/driver\\_safety](http://www.aarp.org/families/driver_safety).



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### Advance Care Planning

Advance care planning is deciding about the kind of health care you want at the end of life. Advance health care directives are the legal documents in which you give written instructions about your health care should you be unable to speak for yourself in the future. According to AARP, between 20-30% of adults are estimated to have advance directives.<sup>1</sup> The Carolinas Center for Hospice and End of Life Care provides a step-by-step guide to advance care planning. Visit [www.carolinasendoflifecare.org](http://www.carolinasendoflifecare.org) for more information and click on “Resources.”

The North Carolina Secretary of State has established an online registry that allows North Carolina residents to put their wishes for end-of-life care and other medical directives online. The Advanced Health Care Directive Registry allows citizens to file up to four different documents:

1. Declaration of a desire for a natural death (living will),
2. Health care power of attorney,
3. Advance instructions for mental health treatment, and
4. Declaration of an anatomical gift (organ or tissue donation).

Visit [www.nclifelinks.org](http://www.nclifelinks.org) or [www.sosnc.com](http://www.sosnc.com) and click on the heart-shaped icon, or call 1-919-807-2162.

### Health Insurance and Prescription Drug Assistance

#### Medicare

Most adults age 65 and over and those with certain disabilities receive Medicare health insurance. Medicare covers a portion of costs for hospitalization, physician services, and diagnostic testing. In some cases, limited care in a skilled nursing facility and limited home health care may be covered. Home health care may cover and include the services of a nurse, physical therapist, medical social worker, occupational therapist and home health aide. Medicare also has a hospice benefit. Hospice covers medications related to the life-limiting diagnosis, nursing, home health aides, social work, and chaplain services. Medicare added Medicare Part D, a new prescription drug benefit. The North Carolina General Assembly passed legislation in 2007 to reinstate a state tax credit for the purchase of long-term care insurance. The credit is for 15% of the

premium cost up to a maximum of \$350 for qualified individuals. Further information can be found at [www.medicare.gov](http://www.medicare.gov). Medicare does not cover all health care expenses. Many Medicare beneficiaries have additional private coverage either through their former employer or with a Medicare Supplement policy, often referred to as Medigap. Additional long-term care insurance can be purchased to cover some of the costs of home care and nursing facility care. There are benefit limits with these policies. There are also state laws to protect the consumer. For insurance counseling and assistance, call the North Carolina Seniors' Health Insurance Information Program (SHIIP) at the North Carolina Department of Insurance at 1-800-443-9354, or visit [www.ncshiip.com](http://www.ncshiip.com).

### Medicaid

This program, sponsored by State and federal government, provides health care insurance for low-income older adults and adults with disabilities. It also covers long-term care in nursing homes for eligible individuals. In-home care is also covered. Contact your local Department of Social Services for eligibility information. Call 1-800-688-7030 or visit [www.dhhs.state.nc.us/dma](http://www.dhhs.state.nc.us/dma).

### CheckMeds North Carolina

A new program funded by the North Carolina Health and Wellness Trust Fund offers seniors who are enrolled in a federal Medicare Part D prescription plan one-on-one consultation with a pharmacist about their medicine. For more information about this new program, call 1-866-922-6247 or [www.getoutcomes.com](http://www.getoutcomes.com) and use the "Pharmacist Finder."



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### NCRx

NCRx is a new prescription drug assistance plan to help low-income seniors participate in the federal Medicare Part D prescription drug program. NCRx is available to low-income seniors who meet the eligibility requirements.

For more information on NCRx or to apply, visit [www.ncrx.gov](http://www.ncrx.gov) or call to request an application at 1-888-488-NCRX (6279). You may also request that an application be mailed to you by entering your name and mailing address at [www.ncrx.gov/enrollForm.asp](http://www.ncrx.gov/enrollForm.asp).

### Federal Tax Benefits

You may be able to claim a tax credit if you pay someone to care for your dependent who is under age 13, or for your spouse or dependent who is not able to care for himself or herself. The credit can be for up to 35% of your expenses. To qualify, you must be paying these expenses so you can work or look for work. If you received any dependent care benefits from your employer during the year, you may be able to exclude from your income all or part of these benefits. You must complete Part III of Form 2442 or Schedule 2 (Form 1040A) before you can figure the amount of your credit. For further information, visit [www.irs.gov](http://www.irs.gov).

### State Tax Benefits

*(effective beginning with the 2008 tax year)*

The North Carolina Homestead Exemption exempts qualified homeowners from paying property taxes on the first \$25,000 or 50% of the appraised value of their permanent residence. You must be a qualified owner of property according to state definitions. You must meet all of the following requirements:

- be 65 years of age or older, or totally and permanently disabled,
- have an income for the preceding calendar year of not more than \$25,000 (amount to be increased each year to reflect Social Security cost-of-living increases), and
- be a North Carolina resident.

The North Carolina General Assembly also authorized a property tax deferral program to begin in 2009 for North Carolina residents who meet certain criteria. For more information and to apply for State tax exemptions, contact your county tax office.

### Other Tax Benefit Resources

AARP Tax-Aide and Volunteer Income Tax Assistance (VITA) programs offer free assistance in preparing tax returns. For information, call AARP at 1-888-AARPNOW (1-888-227-7669) or 1-800-829-1040, or visit [www.aarp.org/money/taxaide](http://www.aarp.org/money/taxaide).

### Caregivers in the Workplace

Working caregivers have to balance both work and caregiving responsibilities. There are 15.9 million caregivers across the country working full time, according to an AARP 2004 study. In 2006, a MetLife study<sup>2</sup> stated that U.S. businesses lose from \$17.1 to \$33.6 billion a year in productivity for caregivers who take time from their work responsibilities to take care of someone. Employers are providing options such as flexible work schedules and telecommuting to help family caregivers. For information and resources for both employers and employees on North Carolina Caregiving in the Workplace, call the North Carolina AARP State office at 1-886-389-5650. Additional information is found at: [www.aarp.org/states/nc/nc-caregiver/info.html](http://www.aarp.org/states/nc/nc-caregiver/info.html), and [www.assets.aarp.org/rgcenter/econ/nc\\_caregiving\\_internet.pdf](http://www.assets.aarp.org/rgcenter/econ/nc_caregiving_internet.pdf)

### Family and Medical Leave

Under the Family and Medical Leave Act (FMLA) of 1993, state and local government employees and some federal employees, as well as corporate employees, meeting certain eligibility requirements can take up to 12 weeks of unpaid, job-protected leave in a 12-month period to care for an ill family member. Check with your employer for eligibility.

### Contact Information\*

#### Family Caregiver Support Program:

Contact your Area Agency on Aging for local contact information and assistance with community resources and how to access these resources. Some of the other services provided by the Family Caregiver Support Program through Area Agencies on Aging include:

- advocacy,
- education and training sessions,
- support groups, and
- counseling, and respite.

For more information, visit [www.dhhs.state.nc.us/aging/fcaregr/fchome.htm](http://www.dhhs.state.nc.us/aging/fcaregr/fchome.htm).

#### AARP North Carolina (State Office):

This is a membership organization for people 50 and over providing information, education, and advocacy on legislative, consumer, and legal issues. For more information, call 1-866-389-5650, or visit either [www.aarp.org/families/caregiving](http://www.aarp.org/families/caregiving) or [www.aarp.org/states/nc](http://www.aarp.org/states/nc).

#### Alzheimer's Association:

This association provides education and support for people diagnosed with Alzheimer's disease, their families, and their caregivers.

- Call the Eastern North Carolina Chapter in Raleigh, North Carolina at 1-800-228-8738, or visit [www.alznc.org](http://www.alznc.org).
- Call the Western North Carolina Chapter in Charlotte, North Carolina at 1-800-888-6671, or visit [www.alz.org/northcarolina](http://www.alz.org/northcarolina).

#### American Parkinson Disease Association:

This association provides referrals and education materials on Parkinson Disease. Call 1-800-223-2732, or visit [www.apdaparkinson.org/user/index.asp](http://www.apdaparkinson.org/user/index.asp).

#### The Arc of North Carolina:

The Arc provides assistance to people with cognitive disabilities and their families through support, information sharing, advocacy, and services. The Arc's mission is to enable people to live the lives of their choosing. The website contains information on local chapters, advocacy, community supports, information, resources, and referrals. Call 1-800-662-8706, or visit [www.arcnc.org](http://www.arcnc.org).

#### BenefitsCheckUp:

BenefitsCheckUp is an online service of The National Council on the Aging and the AARP Foundation. This website helps find programs that may pay for some of the costs of prescription drugs, health care, utilities, and other essential items or services. Visit [www.benefitscheckup.org](http://www.benefitscheckup.org).

#### Care-Line/Carelink:

The North Carolina Department of Health and Human Services (NCDHHS) Information and Referral telephone service. Information and Referral Specialists provide information and referrals regarding human services in government and nonprofit agencies. Call 1-800-662-7030, or visit [www.ncdhhs.gov/ocs/careline.htm](http://www.ncdhhs.gov/ocs/careline.htm).

\*Please see the listing at the end of this document entitled North Carolina Area Agency on Aging Family Caregiver Resource Specialists for regional contact information.

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### **Carolinas Center for Hospice and End of Life Care:**

Two-state associations (North Carolina and South Carolina) provide technical assistance education and advocacy to improve advance care planning, palliative care, hospice and bereavement care. Call 1-800-662-8859, or visit [www.carolinasendoflifecare.org](http://www.carolinasendoflifecare.org).

### **Duke Family Support Program:**

This program provides an in-state hotline for crisis information and referrals available to families and professionals caring for persons with dementia. Visit [www.geri.duke.edu/service/dfsp/index.htm](http://www.geri.duke.edu/service/dfsp/index.htm).

The program also publishes a free newsletter for North Carolina residents providing caregiving advice and support. This newsletter can be found at [www.dhhs.state.nc.us/aging/fcaregr/cgnwsltr.htm](http://www.dhhs.state.nc.us/aging/fcaregr/cgnwsltr.htm).

### **Easter Seals UCP North Carolina:**

This organization provides services to help children and adults with disabilities and special needs, as well as support for their families. Call 1-800-662-7119, or visit [www.nc.easterseals.com/site/PageServer?pagename=NCDR\\_homepage](http://www.nc.easterseals.com/site/PageServer?pagename=NCDR_homepage).

### **Eldercare Locator:**

This is a service of the National Association of Area Agencies on Aging, and the U.S. Administration on Aging, offering contact information for local aging service providers and consumers nationwide. Call 1-800-677-1116, or visit [www.eldercare.gov/Eldercare/Public/Home.asp](http://www.eldercare.gov/Eldercare/Public/Home.asp).

### **Faith in Action:**

*Faith in Action* is a nationwide inter-faith volunteer caregiving initiative of The Robert Wood Johnson Foundation bringing together volunteers of many faiths who help those with long-term health needs or disabilities maintain their independence. Volunteers can provide assistance with some activities such as grocery shopping, respite care, and friendly visiting. Call 1-877-324-8411, or visit [www.fiavolunteers.org](http://www.fiavolunteers.org).

### **Geriatric Evaluation and Assessment Centers Duke University**

Geriatric Evaluation and Treatment Clinic  
4020 N. Roxboro Road  
Durham, NC 27710  
Call 1-919-620-4070, or visit [www.geri.duke.edu/service/get.html](http://www.geri.duke.edu/service/get.html).

Duke Memory Disorders Clinic  
Bryan Alzheimer's Disease Research Center  
932 Morreene Road  
Durham, NC 27705  
Call 1-919-668-7600.

### **Full Circle of Care**

This is a website for family caregivers providing “hands on” information and links to services and resources. The website information is available in several languages. The site covers a variety of topics of interest to older adults and caregivers such as remaining independent, caregiving, types of housing, resources, support groups, etc. Visit [www.fullcirclecare.org](http://www.fullcirclecare.org).

### **Memory Assessment Clinic and Eldercare Resource Center**

100 Far Horizons Lane, Asheville, NC 28803  
Call 1-828-771-2219, or visit  
[www.memorycare.org](http://www.memorycare.org).

### **North Carolina Division of Aging and Adult Services (DAAS)**

The DAAS plans, administers, coordinates, and evaluates community-based services, benefits, and protections to advance the social, health, and economic well-being of older adults and people with disabilities in North Carolina. Call 919-733-3983, or visit  
[www.dhhs.state.nc.us/aging](http://www.dhhs.state.nc.us/aging).

### **North Carolina Cooperative Extension**

This is a community-based outreach program of North Carolina State University and North Carolina A&T State University located in all 100 counties, plus the Cherokee Reservation. Extension Agents provide educational programs to families and leadership to initiatives in communities. To locate your county Cooperation Extension, visit [www.ces.ncsu.edu/index.php?page=countycenters](http://www.ces.ncsu.edu/index.php?page=countycenters).

### **Project Care**

This is a consumer-directed program for caregivers of people with dementia and available in some counties. It offers respite, dementia education, and the services of a family consultant. Visit [www.ncdhhs.gov/aging/ad/ncalzdemo.htm](http://www.ncdhhs.gov/aging/ad/ncalzdemo.htm).

### **Seniors' Health Insurance Information Program (SHIIP)**

SHIIP answers questions and counsels senior citizens about Medicare, Medicare supplements, Medicare+Choice, long-term care insurance and other health insurance concerns. Call 1-800-443-9354, or visit  
[www.ncdoi.com/consumer/shiip/shiip.asp](http://www.ncdoi.com/consumer/shiip/shiip.asp).

### **University of North Carolina at Chapel Hill**

UNC Hospital Geriatric Clinic  
Program on Aging, 141 MacNider Building  
Chapel Hill, NC 27599-7550  
Call 1-919-966-5945, or visit  
[www.med.unc.edu/aging](http://www.med.unc.edu/aging).

### **Wake Forest University Baptist Medical Center**

J. Paul Sticht Center on Aging & Rehabilitation  
Medical Center Boulevard  
Winston-Salem, NC  
Call 1-336-716-2255 or 1-800-446-2255; or visit [www1.wfubmc.edu/sticht](http://www1.wfubmc.edu/sticht).

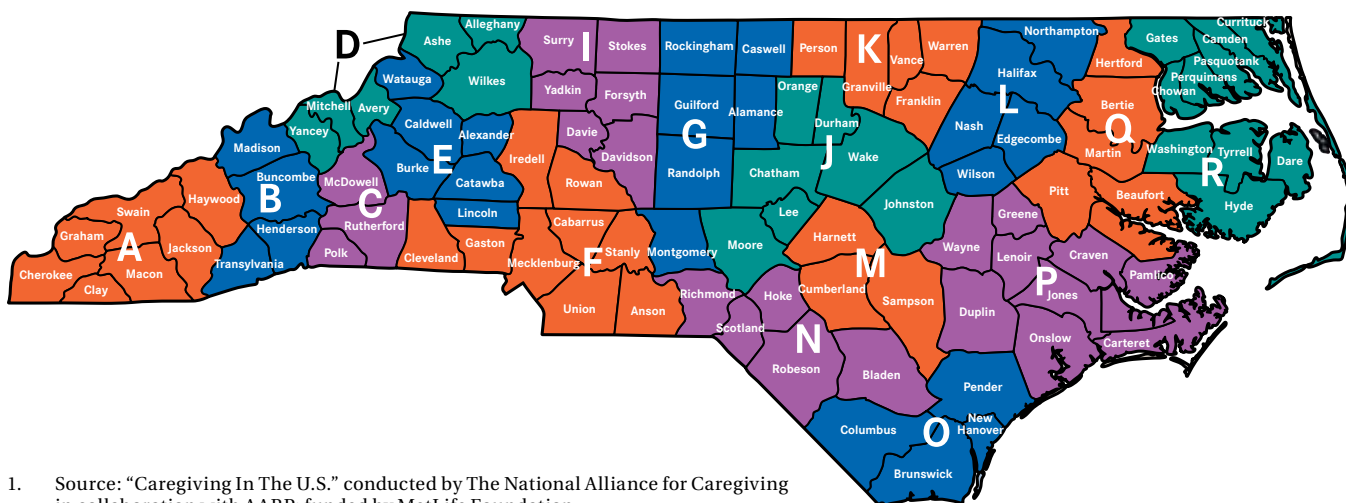
For the Memory Disorders Clinic, call 1-336-716-4551.

## North Carolina Agency on Aging and Family Caregiver

Region/ Area	COG Address	Contact/ Family Caregiver Program Specialist	Counties served
A	<b>Southwestern Commission</b> 125 Bonnie Lane Sylva, NC 28779	828-586-1962 <a href="http://www.regiona.org">www.regiona.org</a>	Cherokee, Clay, Graham, Haywood, Jackson, Macon, Swain
B	<b>Land-of-Sky Regional Council of Governments</b> 25 Heritage Drive Asheville, NC 28806	828-251-6622 <a href="http://www.landofsky.org">www.landofsky.org</a>	Buncombe, Henderson, Madison, Transylvania
C	<b>Isothermal Planning &amp; Development Commission</b> PO Box 841 Rutherfordton, NC 28139	828-287-2281 <a href="http://www.regionc.org">www.regionc.org</a>	Cleveland, McDowell, Polk, Rutherford
D	<b>High Country Council of Governments</b> PO Box 1820 Boone, NC 28607	828-265-5434 <a href="http://www.regiond.org">www.regiond.org</a>	Alleghany, Ashe, Avery, Mitchell, Watauga, Wilkes, Yancey
E	<b>Western Piedmont Council of Governments</b> PO Box 9026 Hickory, NC 28603	828-322-9191 <a href="http://www.wpcog.dst.nc.us">www.wpcog.dst.nc.us</a>	Alexander, Burke, Caldwell, Catawba
F	<b>Centralina Council of Governments</b> 1300 Baxter Street PO Box 35008 Charlotte, NC 28235	704-372-2416 <a href="http://www.centralina.org">www.centralina.org</a>	Anson, Cabarrus, Gaston, Iredell, Lincoln, Mecklenburg, Rowan, Stanly, Union
G	<b>Piedmont Triad Council of Governments</b> Koger Center, Wilmington Bldg. 2216 W. Meadowview Road Suite 201 Greensboro, NC 27407-3480	336-294-4950 <a href="http://www.ptcog.org">www.ptcog.org</a>	Alamance, Caswell, Davidson, Guilford, Montgomery, Randolph, Rockingham
I	<b>Northwest Piedmont Council of Governments</b> 400 West Fourth Street Suite 400 Winston-Salem, NC 27101	336-761-2111 <a href="http://www.nwpcog.org">www.nwpcog.org</a>	Davie, Forsyth, Stokes, Surry, Yadkin
J	<b>Triangle J Council of Governments</b> PO Box 12276 Research Triangle Park, NC 27709	919-549-0551 <a href="http://www.tjaaa.org">www.tjaaa.org</a>	Chatham, Durham, Johnston, Lee, Moore, Orange, Wake
K	<b>Kerr Tar Regional Council of Governments</b> PO Box 709 Henderson, NC 27536	252-436-2040 <a href="http://www.kerrtarcog.org">www.kerrtarcog.org</a>	Granville, Franklin, Vance, Warren, Person

## Resource Specialists

L	<b>Upper Coastal Plain Council of Governments</b> PO Drawer 2748 Rocky Mount, NC 27802	252-446-0411 <a href="http://www.ucpcog.org">www.ucpcog.org</a>	Edgecombe, Halifax, Nash, Northampton, Wilson
M	<b>Mid-Carolina Council of Governments</b> PO Drawer 1510 Fayetteville, NC 28302	910-323-4191 <a href="http://www.mccog.org">www.mccog.org</a>	Cumberland, Harnett, Sampson
N	<b>Lumber River Council of Governments</b> 4721 Fayetteville Road Lumberton, NC 28358	910-618-5533 <a href="http://www.lrcog.dst.nc.us">www.lrcog.dst.nc.us</a>	Bladen, Hoke, Richmond, Robeson, Scotland
O	<b>Cape Fear Council of Governments</b> 1480 Harbour Drive Wilmington, NC 28401	910-395-4553 <a href="http://www.capefearcog.org">www.capefearcog.org</a>	Brunswick, Columbus, New Hanover, Pender
P	<b>Eastern Carolina Council of Governments</b> 233 Middle Street PO Box 1717 New Bern, NC 28563	252-638-3185 <a href="http://www.eccog.org">www.eccog.org</a>	Carteret, Craven, Duplin, Greene, Jones, Lenoir, Onslow, Pamlico, Wayne
Q	<b>Mid-East Commission</b> 1385 John Small Avenue PO Box Drawer 1787 Washington, NC 27889	252-974-1835 <a href="http://www.mecaaa.org">www.mecaaa.org</a>	Beaufort, Bertie, Hertford, Martin, Pitt
R	<b>Albemarle Commission</b> PO Box 646 Hertford, NC 27944	252-426-5753	Camden, Chowan, Currituck, Dare, Gates, Hyde, Pasquotank, Perquimans, Tyrrell, Washington



1. Source: "Caregiving In The U.S." conducted by The National Alliance for Caregiving in collaboration with AARP; funded by MetLife Foundation.
2. Source: "Caregiving In The U.S." conducted by The National Alliance for Caregiving in collaboration with AARP; funded by MetLife Foundation.



North Carolina Family Caregiver Support Program  
Completing the Care

**Duke Family  
Support  
Program**



**North Carolina  
Association of  
Area Agencies  
on Aging**

This publication was created through the collaborative efforts of AARP North Carolina, The Carolinas Center for Hospice and End of Life Care, the Duke Family Support Program, North Carolina Cooperative Extension, the North Carolina Association of Area Agencies on Aging, and the North Carolina Division of Aging and Adult Services. The printing of the document was made possible by AARP North Carolina, North Carolina Cooperative Extension, and the North Carolina Division of Aging and Adult Services.

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