

# Caregiver's HOME COMPANION

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H E L P I N G T H O S E W H O H E L P O T H E R S

## Assisted Living Bridging Independence and Care for Mom and Dad

By Kelly D. Morris

**E**mily Baker of Grand Rapids, Michigan, was 79 years old when her husband died. She was in reasonably good health but needed help doing things around the house. Her husband, who was a few years younger than she, had done most of the grocery shopping and a lot of the housework. He helped Emily in and out of the bathtub because she wasn't too steady on her feet. He reminded her to take her medication every day.

After his death, Emily's daughter Margaret was concerned.

"I didn't think Mom should be living alone," Margaret says. "I thought about moving her in with me but I live in a small apartment and I travel a lot for my job. Plus, Mom likes to be independent. She didn't like the idea of living with me."

"I didn't want to send her to a nursing home. They aren't always very nice places, plus she doesn't really need that kind of help. Then a colleague told me about an assisted living facility her parents moved into recently, and it sounded like just the place for Mom."

### Assisted Living vs. Nursing Home

When people talk about nursing homes, what they usually mean is a skilled nursing facility. Skilled nursing facilities generally care for people with medical needs that are serious enough to require around-the-clock medical care, or skilled nursing care.

Examples include people who need medications they can't give themselves, like injections or IV drugs; people requiring complicated dressing changes; people with medical conditions that require careful monitoring, like respiratory problems or uncontrolled diabetes; people that have severe dementia and need constant attention; and people that are unable to do simple things for themselves, like get to the bathroom on their own or turn themselves over in bed.

Some nursing homes are nicer than others, but many resemble a hospital in many ways. They have institutional furniture, resident rooms are small, residents may have to share a room with a stranger, and there is limited privacy.

Assisted living facilities, on the other hand, allow people to live in a homelike



environment and to live as independently as possible, providing assistance with activities of daily living when needed. Residents live in private rooms or small apartments, though couples can live together. They generally have doors that lock.

If your loved one does need skilled nursing care, then an assisted living facility may not be an option. If they just need a ▶

### INSIDE THIS ISSUE

**3** **Tracking Pills for Pop**  
Making Meds Management More Manageable

**5** **Caregiving Gadgets and Gizmos**  
The Emphasis Is on Affordability

**7** **Common Infection in Elderly**  
Recognizing the Subtle Presence of Cellulitis

**9** **Unsilently and Dangerous**  
Foot Ulcers Can Pose Great Threat to Aging Diabetics

**9** **Being Prepared**  
Putting Health Care Papers in Order

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*Caregiver's Home Companion* is produced by caregivers and professional healthcare workers. While this publication is not intended as a substitute for professionally administered medical advice, the practical suggestions, advice and tips made in this newsletter have been tested or reviewed by an individual or organization involved in caring for elderly other loved ones. *Caregiver's Home Companion* also strives to obtain the input of educators and researchers in all branches of medical and scientific research. We welcome your comments and suggestions at [editor@caregivershome.com](mailto:editor@caregivershome.com).

## Assisted Living *Continued from page 1*

little extra help, though, it may be just the ticket.

### Living Space

Many assisted living facilities offer a variety of living spaces designed to meet the needs and preferences of various residents. Living spaces may include a one-room efficiency-style apartment with a private bath. These efficiency-style apartments may include a small kitchenette. Two-room apartments are often available, as well, including a living room or sitting area and a separate bedroom. Some facilities even offer two-bedroom apartments.

Facilities may offer furnished rooms and apartments, but residents usually provide their own furniture and decorate their living spaces however they like. It's like living in your own home or apartment rather than living in a room in a nursing home. Nursing home rooms are usually more like hospital rooms than a room in a private home.

Most assisted living facilities have communal spaces, as well, like a communal dining room, sitting areas, and activity rooms. They usually have pleasantly-landscaped outdoor areas, with walking paths, benches, gardens, or the like.

### Services Provided

The exact services provided will vary from facility to facility, but they often include the following:

- Meals, served in a communal dining room or in resident's room
- Housekeeping
- Laundry
- Reminders to take medication
- Assistance with bathing and dressing, if required
- Rides to shopping centers and community outings, like trips to museums and shows
- Activities at the facility, like card games, bingo, arts and crafts, and religious services
- Social clubs for residents
- Visits by nurses, if needed
- Transportation to doctors appointments
- Social workers to help with care planning and make referrals to other services
- Support groups and education for family members
- Immediate help in an emergency, for instance,

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if a resident slips and falls

- 24-hour security

Many facilities also offer on-site services like a beauty salon, fitness center, swimming pool, and gift shop. Some even have on-site childcare centers, where the children of staff members and children from the community receive care and residents can be involved with the children.

### Paying For It

Assisted living facilities can be expensive. According to the Assisted Living Federation of America, the average cost for an assisted living facility nationally is \$2,575 per month. This is significantly less than the cost of a skilled nursing facility, but it can still be a challenge for many families to meet. This cost may only cover basic services, like room and board, and some personal assistance, too. There may be additional charges for things like laundry, housekeeping, and transportation.

Medicare will not cover the cost of an assisted living facility. Medicare will cover the cost of a skilled nursing facility in some instances, but not assisted living. Medicaid may cover the cost in some instances in some states. Private health insurance policies and long-term care insurance policies may cover part of the cost, depending on the policy.

The US Department of Housing and Urban Development (HUD) provides subsidies for housing for low income seniors, which can be used to help pay for assisted living at certain facilities. The Department of Veterans Affairs may help cover the cost for veterans. Most assisted living facilities have social workers on staff that can help you and Mom and Dad figure out how to pay for care.

One very important and final comment: Make sure you do not sign anything accepting responsibility for paying for Mom's and Dad's assisted living facility, unless, of course, you can afford to pay for it and are willing to do so. Otherwise, you will be legally bound to pay in the event no other source covers the costs—and this can be devastating to caregiving adult children, who have their own families and responsibilities to tend to. ■

## FINDING A FACILITY

To locate an assisted living facility near you, contact:

**Assisted Living Federation of America**  
703-691-8100; [www.alfa.org](http://www.alfa.org)

Or the **National Eldercare Locator**  
800-677-1116

# Tracking Pills for Pop

## Making Meds Management More Manageable

By Dr. Stephen Axelrod

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*"I was making phone calls to him twice a day. "Going to the movies, going to dinner, sleeping in— everything had to take a back seat because we had to strictly monitor his medication."*

*—Claudia Bowman, recalling what life was like as her family helped her father-in-law manage his more than 10 medications.*

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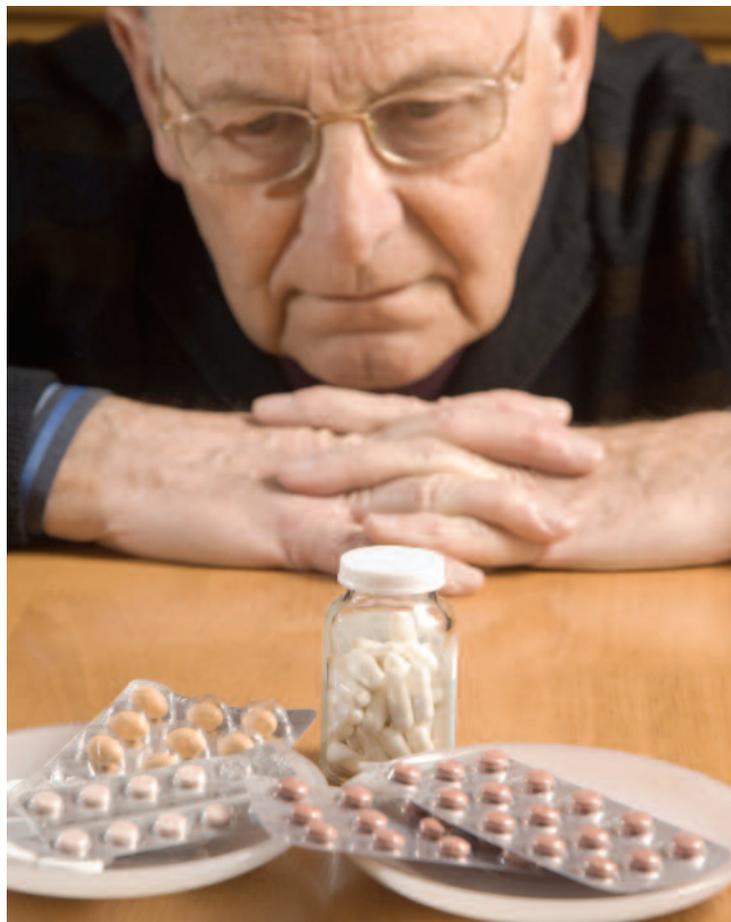
**S**tories like the Bowman's are all too familiar to families across the country who are working overtime to keep up not only with their loved one's doctors, but the dozens of medications tens of thousands of people must take on a daily basis, a majority of them seniors.

In fact, there are a whopping 1.8 billion prescriptions dispensed annually in the United States, despite nearly one third of all the prescriptions written not even being filled. Less than half of all prescriptions that are picked up are taken as they are prescribed. The cost of this problem is huge, whether measured in lives or dollars. By itself, in the United States, not taking medications correctly results in 125,000 unnecessary deaths and one million hospitalizations (one in 10 of all hospitalizations).

The numbers aren't hard to believe as we examine the care given to seniors. Today, roughly 80% of older adults in the United States have at least one chronic condition, such as diabetes or hypertension, and half have at least two.

When looking at seniors entering assisted living communities, we found that on average they were taking eight to 10 different medications. More often than not, two of the medications were the same

drug that had a different brand name and were prescribed by two different doctors. In addition, most patients were using two other drugs their family didn't even know they were taking.



**Management Takes a Toll**  
It's no wonder people like Claudia Bowman are sacrificing time and sleep to do everything they can to make sure their loved ones stay healthy. Atlanta financial executive Frank Cochran feels Bowman's pain. He was forced to put his mother in assisted living more than a decade ago after she had a stroke. Monitoring her medication was a daily task. Whether it was hiring expensive medical personnel to physically give her the doses she needed on time, or spending hours filling pill boxes hoping she wouldn't accidentally take the wrong dose, Frank's mind was rarely at ease.

"It was always on our mind," says Cochran. "Whether I was at work or at home, monitoring

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**“The device has done two things for me. It monitors the medication, which gives us peace of mind. Also, it’s been a huge financial savings for us as a family.”**

—Atlanta caregiver Frank Cochran, describing how technology aids his dispensing of meds.

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### **Making Meds Management More Manageable** *Continued from page 3*

Mom’s medication was something I was thinking about all the time.”

Thankfully, the landscape of digital health is changing for families like the Bowmans and the Cochrans.

Advancements in technology are not only helping reduce the cost of health care, but they’re also giving families peace of mind. Today, medication management devices are being introduced that are not only allowing seniors to live more independently, but helping their doctors, pharmacies, and families bridge the communication gap that’s affected medication adherence.

### **Calling on Tech for Help**

Devices like TabSafe, just one of the many tools both the Bowmans and the Cochrans have introduced into their family to aid in medication management, are like high-tech medicine cabinets. TabSafe was designed by a technology expert who once built weapons for the US military. It can automatically monitor pill doses and vital signs while giving loved ones updates through the phone and the Internet.

“The device has done two things for me. It monitors the medication, which gives us peace of mind. Also, it’s been a huge financial savings for us as a family,” Cochran says.

Technology advances in general have allowed the Cochran family to save money by moving mother Ann from an assisted living facility to an independent living community. It’s also given Ann a piece of her life back she had lost for so many years.

“I feel more independent again. I don’t have to worry about whether or not I’ve already taken my medication because the machine does that for me so I can do things that I want to do without that constantly being in the back of my mind,” Ann Cochran says.

### **Freeing Up Time**

The new technology has also given the Bowmans a new lease on life. Bowman says now she and her husband can spend more quality time with her father-in-law, since they don’t have to spend an overabundance of time separating pills and filling boxes.

## **STEPS TO MANAGING MEDS**

*Here are tips for you and your loved one on ways to set up an effective medication management system:*

- Keep a current list of medications and allergies on you or your loved one’s person at all times.
- Ditto for pertinent demographic and emergency contact information.
- Ensure a prescriber reviews new medication against your current list.
- Take time to read drug information sheets and pay particular attention to side effects.
- When a person has a sudden onset of new symptoms, the first question to ask is whether any prescriptions have changed recently? Was there a new medication added, dose changed, or discontinued medication?
- If a person takes more than three oral meds and does so more than once per day, med minders or automated systems have been shown to reduce med errors by 30%
- Medications prescribed with instructions to finish the prescription must be finished, such as antibiotics. Partial treatment may be more dangerous than no treatment at all.
- Take vital signs and lab testing as diligently as if they were medications and record results for healthcare providers to access in medical decision-making.

“We can also feel at ease going to the movies now and sleeping in, because we don’t have that constant voice in the back of our head saying, ‘I wonder if John took his medication’ or ‘Did I remember to call him to tell him to take it’. It’s wonderful,” Bowman says.

While the healthcare industry still has a long way to go in its mission to keep seniors more independent, as technology advances, families are finding new, innovative ways to keep their loved ones more independent and happier. At the same time, technology is giving medical professionals the tools they need to improve the quality of life for their patients. ■

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**Dr. Stephen Axelrod** has more than 30 years of clinical and administrative experience in ambulatory care, pharmacy services, and healthcare delivery systems design and implementation. He is a nationally recognized speaker on the special needs of seniors and has participated on numerous advisory boards, including the nonprofit Alliance for Aging Research. Axelrod lives in the Denver area.

## Caregiving Gadgets and Gizmos

# The Emphasis Is on Affordability

By Kelly D. Morris

It's time again for our quarterly introduction of products intended to help Mom and Dad remain independent and stay in their own homes as well as products that will help them keep healthy and active. We usually look for products in a range of price categories, but it just turned out that all the things we really liked this time around are very moderately priced.

It's nice to have items most caregivers and their elderly loved ones can afford. The exception is the vitamins described below, which do seem a tad bit pricey, but the price really isn't bad for what you get. We hope you find some helpful gizmos and gadgets here!

### Hair Washing Tray

We always hear requests for information on innovative ways to keep a loved one groomed, especially washing their hair. We have a lead on something that might help. So, if Mom has difficulty getting into the shower these days and you are wondering about the best way to help her wash her hair, a hair-washing tray will allow you to wash Mom's hair while she relaxes in a wheelchair or kitchen chair.

You just back Mom's chair up to the bathroom sink and position the tray against Mom's shoulders so that it slopes down into the sink. Straps go under Mom's arms to hold the tray in place. You can use a handheld sprayer or just pour water from a cup or pitcher

over Mom's hair. The hair washing tray directs the water into the sink, keeping Mom's (and your!) clothes dry.

The hair washing tray is available from S and S Worldwide for \$14.99. You can call 1-800-288-9941 to order, or visit them online at [www.ssw.com](http://www.ssw.com).

### Multivitamin and Mineral Powder

Seniors are all advised to take a multivitamin/multimineral supplement along with 1200mg of calcium per day. Some seniors have difficulty swallowing pills, though, and chewable vitamins don't always taste good. Some seniors have difficulty chewing vitamins, as well. We found a supplement that is a combination multivitamin/multimineral powder designed specifically for active seniors.

All One Active Seniors multivitamin/multimineral powder contains a substantial number of vitamins and minerals. It contains 1125mg of calci-

um, but you should know that people can only absorb 500–600mg of calcium at a time, so your loved one may need an additional dose of calcium later in the day.

This compound doesn't contain any iron because many seniors do not need or should not take extra iron, and with so much calcium you wouldn't be



able to absorb the iron anyway because calcium interferes with the absorption of iron. It also contains four grams of protein. All One Active Seniors contains no sugar, yeast, or gluten. The protein comes from whey, which is a milk product, but it contains very little lactose so people who are lactose intoler-

ant may be able to tolerate this product.

The powder can be mixed with any beverage, including milk, fruit juice, protein shakes, or fruit smoothies. It mixes best in the blender or in a shaker cup with a lid, rather than just stirring it with a spoon. You could also mix it in something like applesauce or yogurt. The manufacturer recommends that you consume drink or food with the multivitamin/multimineral powder as soon as you mix it. The powder has very little taste, but the longer you let it sit, the stronger the "vitamin taste" becomes.

All One Active Seniors sells for \$54.95 for a 30-day supply. For more information or to order, call 1-800-235-5727 or visit All One online at [www.all-one.com](http://www.all-one.com).

### Personal Financial Management Kit

Managing personal finances can get tricky for older—and even us younger—adults. As for seniors, if their vision is poor, it may be hard to write checks and read what they've written in their check register. If their hands tremble, it may be difficult to fill out checks and address envelopes legibly. If they are forgetful, they may have trouble remembering to pay bills or remembering what bills they've already paid. And yet the ability to ▶

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## Caregiving Gadgets and Gizmos *Continued from page 5*

manage finances is an essential skill for loved ones who want to remain independent.

This personal financial management kit contains a number of items to help your loved one manage their finances as independently as possible. It includes a check writing guide, which is a sturdy aluminum rectangle with spaces cut out where you write to fill in a standard-sized check. It includes an envelope writing guide for assistance addressing envelopes. It includes a letter writing guide, large print check and deposit registers, a low vision calculator, a bold writing pen, and an expense management log to track household expenses and income.

The personal financial management kit is available from Independent Living Aids, LLC for \$22.95. You can order one online at [www.independentliving.com](http://www.independentliving.com) or by calling 1-800-537-2118.



### Moving for Life Yoga DVD

This yoga DVD is designed for seniors and those who are ill or disabled. It includes yoga exercises that can be done while lying in bed and sitting in a chair, including 20 minutes of gentle bed yoga, 20 minutes of more active bed yoga, and 20 minutes of gentle chair yoga.

Seniors don't have to be in good physical condition in order to do these exercises and they don't have to have any experience with yoga. When you hear the word "yoga," you might picture someone twisting herself into a pretzel-shape, but that's not what you'll find on this DVD. What you'll find are gentle stretching exercises and

breathing exercises that are easy for anyone to do.

Yoga increases flexibility and strength, improves posture and balance, lowers blood pressure, reduces stress, improves deep breathing, improves mood, helps insomnia, and improves memory and concentration. It is useful in treating back pain, arthritis, respiratory and heart disease, depression, and anxiety, among other conditions.

People who practice yoga often report increased energy. Everyone can benefit from yoga, but as you might imagine, seniors may especially benefit from something that improves their balance, thereby reducing the risk of falls, and something that helps treat conditions like arthritis and high blood pressure.

The Moving for Life Yoga DVD sells for just \$8.95. It can be ordered online at [www.movingforlifeyoga.com](http://www.movingforlifeyoga.com).



## Common Infection in Elderly

# Recognizing the Subtle Presence of Cellulitis

By Lori Zanteson

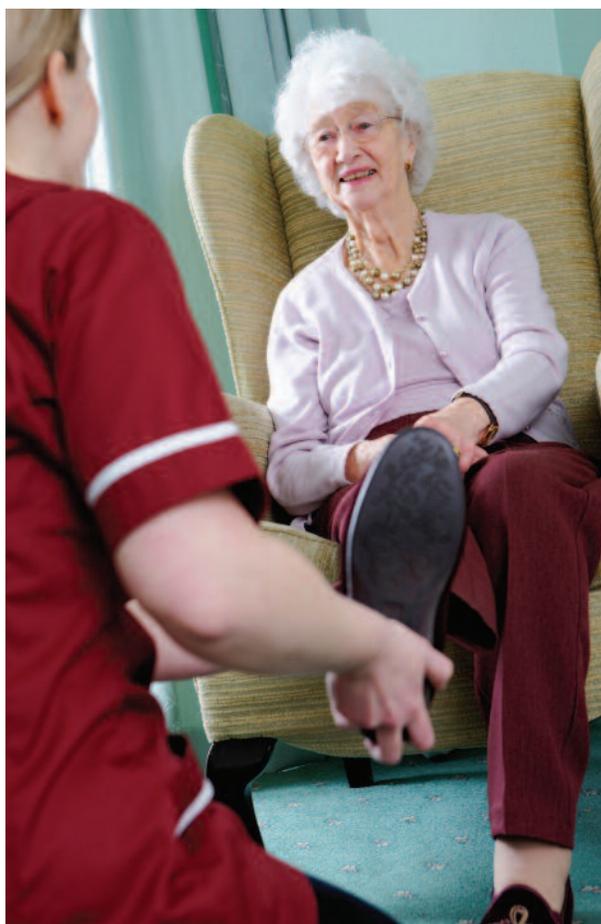
**M**ore common than one might think, a pesky skin infection called cellulitis often takes a person by surprise. It's quite easy to mistake or confuse its signs and symptoms—like red, swollen, or flaky skin—as something less serious. However, early identification and treatment of cellulitis, especially among the elderly, is critical as it can be life threatening.

Cellulitis is the third most common type of infection in the elderly, after urinary and respiratory infections. It accounts for as many as 3% of all hospital emergency room visits and more than 2% of visits to general physicians. Clearly, this is something to be mindful of in our elderly parents.

Cellulitis occurs most often in the lower leg and foot, although it can affect any part of the body or face. Mostly it appears near breaks in the skin including dry, flaky patches, cuts, recent surgery incision, puncture wounds, athlete's foot, dermatitis, or swollen areas. Signs and symptoms may include pain and tenderness, swelling, redness, warmth to the touch, fever, and chills. In time the redness may expand, adding small red spots or blisters that resemble a bug or spider bite.

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If the rash spreads or changes quickly, it's important for a doctor to identify and treat it right away because the infection can become serious if it spreads through the body. Complications may result in abscesses, gangrene, and thrombophlebitis (inflammation of superficial veins).

### Triggered By Bacteria

Cellulitis is caused by bacteria that enter the body through those breaks and weaknesses in the skin. Streptococcus and staphylococcus are the two most common

bacteria associated with cellulitis. Once identified by a doctor, treatment will vary depending on the severity of the cellulitis. Low severity cases will likely involve oral antibiotics and pain control, while severe cases will involve intravenous antibiotics and pain control. Cellulitis frequently requires hospitalization.

In addition to taking the prescribed antibiotics for the full 14 days, the affected area should be elevated and kept still. To relieve discomfort, cool, wet, and sterile bandages are recommended. Be sure to stay in close communication with the doctor during this time too. If symptoms don't disappear in a few days, and especially if a fever persists, hospitalization may be necessary to receive the antibiotics intravenously.

Experience has taught many a caregiver that when it comes to health issues, our aging parents are not likely to exhibit textbook-like symptoms. This is especially true when it comes to skin infections like cellulitis. The aging immune system makes the response to infection less obvious, showing fewer symptoms than a younger person. And thanks to a sluggish circulation, healing is slower, which makes it easier for skin abrasions to become infected.

### Waiting Too Long

Even when identification can be made, the cooperation of our loved one is often nec- ►

## Cellulitis is the third most common type of infection in the elderly, after urinary and respiratory infections.

### Recognizing the Subtle Presence of Cellulitis *Continued from page 7*

essary. In Sacramento, California, Monica Winegar's father waited too long to show her his swollen leg. The result was hospitalization that began what she now calls his "downward spiral."

While in the hospital, he contracted *Clostridium difficile*, commonly known as C-diff, on top of a list of existing ailments. It was a lot for his body to handle. It's very common for the elderly to have multiple health issues at once, which can make just one more thing become, as with Monica's father, "too much."

Yet, when her husband had cellulitis at a much younger age, he healed well, a good example of the toll aging can have.

### Treating Improperly

In Maine, the mother of Joan Cline got to the point where it was too difficult to move, especially when getting out of bed, so she took to sleeping in her chair. Well aware that a sitting position was not good for her mother's poor circulation and the cellulitis on her lower leg, Joan bought her an electric recliner so she could elevate her leg to relieve the pressure and ease the swelling.

Despite her best intentions, Joan says,

"I never saw her use that chair properly and she always lied and said 'I had my feet up before you got here!'" Years of doctor and hospital visits made her mother's cellulitis "a constant battle." Yet, when she moved into a nursing home, the cellulitis finally did go away. Says Joan with smiling exasperation in her voice, it is "because they make her sleep in a bed!"

As with Joan's mom, cellulitis is often recurring, usually in the same spot. To prevent recurrent cellulitis, Mayo Clinic dermatologist Dr. Lawrence E. Gibson recommends attentive skin care.

"Keep skin clean and well moisturized," he says, and wear "appropriate clothing and footwear" to prevent cuts and scrapes. He also suggests gloves when necessary and the use of extra care when trimming fingernails and toenails. Any sign of skin infection on the hands or feet should prompt medical attention.

### Watch Skin Closely

Attentive skin care is an effective preventative measure against cellulitis or other infections, as well. Cuts or abrasions to the skin need to be cleaned daily with soap and water. Protect those wounds with antibiotic cream or ointment, and keep a close eye for infection. Call your doctor at the first sign of redness, pain, or discharge.

Generally, diabetics and those with poor circulation are more prone to skin abrasions, cuts, and cracks. Extra caution needs to be taken with them, starting with daily foot inspections.

As with Monica's father, the lower legs can be easily overlooked because they are so often covered. Make that inspection part of a daily cleansing routine. Include moisturizing as well in that routine to prevent flakes and cracks. Take special care when trimming fingernails and toenails so the surrounding skin isn't harmed.

Bare feet also are vulnerable, just as bare hands may be during certain activities. Be sure to keep those feet covered and to wear gloves when needed.

Definitely give prompt attention to skin infections such as athlete's foot.

Becoming familiar with its sometimes reluctant signs and establishing a daily routine with a watchful eye should ease the concern of cellulitis. ■

## RESOURCES

### Mayo Clinic

[www.mayoclinic.com/health/cellulitis/DS00450](http://www.mayoclinic.com/health/cellulitis/DS00450)

### eMedicine

<http://emedicine.medscape.com/article/214222-overview>

### MedicineNet

[www.medicinenet.com/cellulitis/article.htm](http://www.medicinenet.com/cellulitis/article.htm)

### MedlinePlus

[www.nlm.nih.gov/medlineplus/ency/article/000855.htm](http://www.nlm.nih.gov/medlineplus/ency/article/000855.htm)

## COMING UP IN JUNE

- The government's Veterans Aid and Attendance benefit program is an underutilized, little known program that can be a godsend for aging veterans—and their spouses—who qualify.
- After Mom is gone: A primer on family financial responsibility after a loved one dies.
- Spousal caregiving dynamics. When the caboose becomes the engine—how a typically subservient spouse can and must grab hold of the situation when their aging spouse needs help.
- Bathroom accidents: Assuring that Mom and Dad are safe in their own bathroom.

### CELLULITIS RISK

*You have an increased risk of developing cellulitis if you:*

- Have an injury such as a cut, fracture, burn or scrape
- Have a skin condition such as eczema, athlete's foot or shingles
- Have a weakened immune system, such as from diabetes or HIV/AIDS
- Have a chronic swelling of your arms or legs (lymphedema)
- Use intravenous drugs

—Source: Mayo Clinic



## Unseen and Dangerous

# Foot Ulcers Can Pose Great Threat to Aging Diabetics

**E**lderly diabetics face many health challenges, and among them is the risk of developing foot ulcers.

“Foot ulcers can be painful and can lead to further infections and even limb amputation, if they are not monitored or treated correctly,” said Dr. Marcus M. Riedhammer, a certified wound specialist at Geisinger Medical Center in Danville, Pennsylvania. “Diabetes can cause nerve damage, which lessens a diabetic’s ability to feel when an injury develops, and it can adversely affect circulation and the body’s ability to help wounds heal or fight off infection. Because of these issues, diabetics are particularly susceptible to developing foot ulcers.”

Foot ulcers are unsightly open sores that usually develop on the ball of the foot or bottom of the big toe. They occur when

repeated pressure is applied to an area of the foot, and are characterized by red, crater-shaped wounds that can range from a shallow crater only involving the surface skin to holes that reach as far as the bone.

“Foot ulcers are often uncomfortable, but diabetics may not feel them as they develop or know that they have one at all,” Riedhammer said. “This can be especially dangerous because it can lead to a variety of infections and other complications. An infection acquired through an open wound can spread quickly, become an abscess and lead to gangrene and other harmful medical complications, which may necessitate amputating a toe, foot or part of the lower leg.”

Prevention is easy, Riedhammer said. By checking and washing feet daily and wearing shoes that fit correctly, most

patients can avoid developing these ulcers. Meeting with a podiatrist can help patients understand their risk for developing ulcers as well, he said.

If an open sore develops, consult a physician immediately, he advised. Often times, diseased skin needs to be removed, and wound dressing is applied to the affected area. Rest and limiting pressure to the ulcer are very important as well, and antibiotics may need to be prescribed in the case of an infection.

“Foot ulcers may seem like a minor issue, but they can pose a serious threat to your health,” Riedhammer said. “By checking your feet every day, being aware of the risks ulcers pose and consulting a doctor upon the first sign of a wound developing, the risks and side effects of foot ulcers can be minimized.” ■

## Being Prepared

# Putting Health Care Papers in Order

**Y**ou can’t predict when a medical emergency involving mom or dad will strike, but you can make it easier for yourself and other family and friends if that day comes.

A number of documents can help guide care when your loved one can’t, preventing overly aggressive interventions while ensuring that your elderly still gets the care they do want.

Experts generally recommend that you have these papers in order before they are needed:

- **Get a living will.** It’s helpful to set up an appointment with your loved one’s doctor to review in detail what they’ve set forth—including whether they want

specific procedures such as a feeding tube or respirator to prolong life.

- **Appoint a health-care proxy.** Ask your loved one to give someone they trust “durable power of attorney for health care” since living wills can’t anticipate everything.
- **Appoint a financial agent.** Have mom or dad add you to their checking account so their bills will be paid if they’re incapacitated. Ask that they consider giving you “durable financial power of attorney” to oversee all of their finances.
- **Consider a DNR.** A do-not-resuscitate order—or DNR—is usually suggested by a doctor when someone is very ill. It tells healthcare professionals not to

perform cardiopulmonary resuscitation if someone’s heart or breathing stops, assuming that such actions would not restore your loved one to a meaningful life.

- **Store paperwork properly.** Obtain copies of all important documents and give them to your loved one’s doctors and a few trusted family members and friends, in addition to maintaining a set of documents for yourself. Bring them to the hospital when your loved one is admitted. And keep copies in a secure place in your home, making sure they can be easily and quickly located when needed.

—Source: *Consumer Reports Health*