



COVID-19 Tips for Making Long-Term Care Decisions & Managing Caregiver Stress

Are you a family caregiver worried about how the COVID-19 crisis will impact long-term care for a senior loved one? With so many concerns over the vulnerability of senior citizens as well as the economic upheavals, it's only natural to be concerned about the well-being of your older loved ones and yourself. So if you are looking for answers to your COVID-19 questions or long-term care concerns, this guide may prove helpful:

Financial Tips for Long-Term Care & COVID-19

If worries about the cost of care are what's causing you the most stress right now, you should know that there are economic resources that you can turn to, including:

Selling a Home to Pay for Care

Does your family member own a home? If so, you could leverage it to pay for long-term care. Before you decide to list your loved one's home, you will want to research the housing market in that area, to see what current prices and trends look like (Mentor listings, for example, [average \\$188K](#)). Just keep in mind that experts also expect the COVID-19 crisis to impact real estate trends in the weeks and months ahead.

Checking on Stimulus Eligibility

For smaller expenses related to long-term care, you can also look to the recent economic stimulus package approved by the federal government. Under this program, eligible citizens can receive \$1,200 or more via their bank accounts or a paper check. To [check your eligibility](#) or update payment information for your own stimulus payment, use tools provided by the IRS.

Relying on Benefits or Organizations

Did you know some benefit programs to provide assistance with long-term care costs? For example, if your loved one is a [veteran or surviving spouse](#) of a veteran, he or she may be eligible for a monthly pension and other benefits that can help keep long-term care costs low. In addition to VA benefits, there may be [other programs](#) that can provide your loved one with the financial assistance needed to ensure that they get the sort of long-term care they need.

Emotional Tools for Caregivers Dealing With Stress

Mental health can be another top concern for family caregivers and this becomes even more prudent when dealing with a global crisis and long-term care decisions. If you are feeling overwhelmed, anxious or depressed, here are some tools that can help:

Free Mental Health Resources

Because [mental health](#) is such a pressing concern for people across the globe, several providers have stepped up to offer free and low-cost options to help you manage feelings of stress, anxiety and depression. You can also use these tools if you are feeling guilty or depressed about moving your loved one to long-term care or if you need extra support to [prevent feelings of burnout](#), which can be common for caregivers.

Stress-Relieving Self-Care

Making the decision to move a loved one into assisted living is always stressful, but it can be especially painful when a global pandemic is also going on. That's why caregivers should make self-care a priority, to relieve the stress associated with long-term care decisions and the current crisis and to keep themselves from feeling overwhelmed. [Self-care is always essential](#) but is crucial in times of crisis or when making stressful decisions, so make some extra time for it now.

Video Conferencing Apps

Your feelings of anxiety may be more related to concerns over [preventing feelings of isolation](#) for your senior loved one during the COVID-19 crisis. Those feelings of loneliness can be even more concerning when nursing homes and assisted living facilities are eliminating or limiting visitors, but there are some safe ways you can stay connected with your senior family members.

For instance, if your loved one is tech-savvy, you can [use video chat apps](#), including Skype and Google Hangouts, to talk with your loved one and other family members all at once.

Dealing with all of the added COVID stress on top of the usual tensions of making long-term care decisions can get downright overwhelming, which is why you need a few ways to relieve some of the pressure. Hopefully, some of the resources in this guide will help!

Photo Credit: [Rawpixel](#)