

Caregiver Starter Guide

A practical, no-nonsense workbook for families caring for an older adult in Boca Raton and Palm Beach County.

What's inside

- How to know it's time for extra help
- Documents to gather before enrollment anywhere
- Paying for care: private pay, Medicaid LTC, VA, and LTC insurance
- Questions to ask any adult day program
- Emergency & hurricane preparation for seniors
- Local Palm Beach County resources

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1 · Signs it may be time for extra support

Caregiving rarely fails in one dramatic moment — it erodes. Use this list honestly:

- Your loved one is home alone for long stretches during the workday.
- You've noticed missed meals, missed medications, or hygiene slipping.
- There have been falls, near-falls, or unexplained bruises.
- Confusion, wandering, or sundowning is increasing.
- You (the caregiver) are missing work, sleep, or your own medical appointments.
- Social withdrawal, low mood, or loss of interest in things they used to love.

If three or more feel true, please talk to us or your physician. You are not overreacting.

2 · Documents to gather now

Whether you choose our program or another, these documents make every next step easier:

- Photo ID and current health insurance card
- Medication list (name, dose, frequency, prescriber)
- Primary physician contact information
- Recent hospital / rehab discharge notes if applicable
- Two emergency contacts
- Power of Attorney and Healthcare Surrogate paperwork
- Diagnosis summary (especially memory, cardiac, diabetes)
- Authorized-pickup list for adult day programs

3 · How families pay for adult day care

Private pay

Most families start here. Our Standard rate is \$95/day, or \$85/day on the Monthly Advance plan (5 days/week paid monthly). Enhanced Care for higher support is \$140–\$185+/day, set by assessment.

Medicaid Long-Term Care (Florida)

Florida's Statewide Medicaid Managed Care Long-Term Care (SMMC-LTC) program can cover adult day health services when a participant meets clinical and financial criteria. Start with the Elder Helpline: 866-684-5885.

VA benefits

The VA Aid & Attendance Pension and Housebound Benefit can help eligible wartime veterans and surviving spouses offset adult day care. VA Adult Day Health Care (through the VA medical center) is a separate benefit.

Long-term care insurance

Most modern LTC policies cover adult day care as a lower-cost alternative to home health or facility care. Ask your carrier about the daily benefit, elimination period, and whether receipts are reimbursed vs. paid directly.

4 · Questions to ask any adult day program

- What is the staff-to-participant ratio during meals and activities?
- Are staff trained in dementia care, CPR, and first aid?
- How are behavioral changes reported to families — same day, weekly, on request?
- Meal accommodations: diabetic, low-sodium, thickened liquids, texture-modified?
- Medication policy: reminders vs. administration?
- Transportation policy: mileage rules, wheelchair support, cost?
- Emergency and hurricane plan — including sheltering and family communication?
- How do you handle wandering, sundowning, or exit-seeking behavior?
- What is your refund / cancellation policy in writing?

5 · Emergency & hurricane preparation

South Florida families need a hurricane plan for their older loved one every June through November. At minimum:

- 7-day supply of every prescription in original bottles
- Copies of insurance card, ID, Medicare/Medicaid card, POA/Healthcare Surrogate
- Mobility equipment: cane, walker, wheelchair, oxygen (with backup power arrangements)
- Special-needs shelter registration through Palm Beach County (dial 211 to enroll)
- Named person who can shelter with the participant
- Family communication tree — one out-of-state contact everyone checks in with

6 · Palm Beach County resources

Resource	Purpose	Contact
Alzheimer's Association SE FL	Caregiver classes & 24/7 helpline	800-272-3900
Area Agency on Aging PB/TC	Medicaid LTC intake, SHINE	866-684-5885
Boca Raton Regional Hospital — Marcus Neuroscience	Memory & stroke care	561-955-4600
FAU Louis & Anne Green Memory & Wellness Center	Memory evaluations	561-297-0502
Meals on Wheels of the Palm Beaches	Home-delivered meals	561-802-6979
Florida SHINE	Free Medicare / LTCi counseling	800-963-5337
Palm Beach County Special Needs Shelter	Hurricane registration	Dial 211

Ready when you are. Call 561-299-0417 to schedule a complimentary pre-enrollment assessment, or visit bocaadultdaycare.com to request a tour. We serve Boca Raton, Highland Beach, Delray Beach, Deerfield Beach, and Palm Beach County.

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