

Shoreline Eldercare Alliance



FRIEND ON FACEBOOK



VISIT OUR PAGE



Share



Tweet



Forward

August 2021

Newsletter

Long Term Care. Is It Right For You?

By: Steven P. Cudgma, CLTC

Shoreline Insurance Services, Inc.

<http://www.shorelineinsurancect.com/>

Long Term Care Insurance is insurance that you purchase to pay for an extended stay in a rehabilitation facility, should the need arise.

Many people think that long-term care insurance is expensive and a waste of money. However, as medical breakthroughs happen, people are living longer and in some cases, may need care beyond what a family member can give them.

Let's face it, no one wants to rely on one of their children to help them bathe and feed them. Long-term care insurance provides the funding to have a professional caregiver who is specifically trained, come into your home to help with these tasks. So your children and loved ones can care about you and not physically for you.

Cost is one factor to consider, however, you must also take into consideration the fact that you need to be healthy to apply and be approved for a long-term care policy. I always say, "You can't call GEICO after you hit the tree with your car" Long-term care is no different. You won't be able to get approved if you're already sick or infirmed.

Another thing to consider is the cost of a nursing home for an extended stay. It can cost as much as \$425*

per day for a semi-private room on an extended basis which equates to almost \$13,000 monthly. For most healthy applicants, that \$13000 would pay for more than one year of coverage.

Pricing is based on age and health. Consider also that you could go through your life savings paying for your care privately. A long-term care policy will protect your assets as you age, and allow you to choose where you want to receive care, whether it is at home or in a skilled nursing facility. You remain in control of your care.

Finally, you should consider the stress that providing care for a loved one puts on your family. Many times, the caregiver also gets sick from the stress.

Is Long Term Care insurance right for everyone? Not necessarily, but is it right for you. You owe it to yourself and your loved ones to look into it.

For a free private consultation, please visit my website and "Ask Steve" www.shorelineinsurancect.com, or call me at 203-433-4969. I am available for consultation in my office, in your home, or via ZOOM. <https://www.medicaidplanningassistance.org/>

OUR SPONSORS

SeniorBridge®



SHORELINE INSURANCE
SERVICES INC

RWC LLC
ATTORNEYS & COUNSELORS AT LAW



Music Therapy: A powerful intervention for Parkinson's disease and multiple sclerosis

BY: Senior Bridge

www.seniorbridge.com

How The Brain “Plays” Music

Clinicians have known for decades about the diverse neurological pathways that music stimulates. “[It] is processed diffusely throughout the brain,” reported a Psychosomatic Medicine report, “where networks for the processing of music and its components such as melody, pattern, meter, and tempo overlap with networks that govern other human functions.”

The “other human functions” referred to in the study include “singing, voice exercise, and rhythmic and free body movements.” So, while we know that music and motion combine to have strong therapeutic value across many conditions, the question remains: why do people with neurological disorders – specifically Parkinson's disease – benefit so extensively from its effects?

“Music Therapy is something we actively educate our staff about because we have seen such great benefits. In neurological conditions, there's often a lot of anxiety involved when your body and mind are not on the same page and having music that ignites positive feelings can be a great help.”

Christina Hahn, RN, MSN

SeniorBridge Care Manager Supervisor

As neural pathways are activated by music, attention increases. This explains why conditions that affect cognitive processing, such as Parkinson's, can be treated with music therapy. Emotions and memory also come into play as music is heard, enhancing mental states, motivation, and overall quality of life.

Research tells us that there are two important catalysts that unlock the therapeutic value of music for PD. The first is familiarity.

“Our analysis clearly suggests a particular dependence of enjoyment on music familiarity in PD [emphasis added],” said a 2019 Frontiers in Neuroscience study. “Certain music connects the listener with previous events...and the people, places, and emotions that played a part in them,” the report said. This points to the strong relationship between memory and music that we at SeniorBridge see in our care for people with Parkinson's.

The other factor, documented in the same study, is encouragement. In our experience caring for people with neurologic conditions, we understand that people with PD are navigating a maze of emotional symptoms, often depression. They forget or neglect the impact of music on their mood. This is why, as the research reported, Parkinson's patients “may underrate the value of music in their lives, [and] they may

need and benefit from encouragement to actively engage in music.”

Occurrence of depressive symptoms

20%-50%



People with Parkinson’s disease, multiple sclerosis, stroke, and epilepsy suffer from the emotional effects of their condition one-fifth to one half of the time, according to a [2015 World Journal of Psychiatry literature review](#). A variety of other studies indicate that music holds the key to effective therapy for these and other mental health conditions.

Breaking down music’s therapeutic power

“Music has...benefits for people with neurological disorders such as dementia, stroke, Parkinson’s disease (PD) and Autism Spectrum Disorder (ASD),” said [a 2020 Neuroscience & Biobehavioral Reviews article](#), affirming what earlier work had established. But this study then asks the question: What are the properties music possesses that makes its impact so strong?

Music, according to the Therapeutic Music Capacities Model, has 7 attributes that “account for its impact on health and well-being, and its ability to serve as a non-pharmaceutical treatment for neurological disorders.”

- Music is engaging
- Music is emotional
- Music is physical
- Music permits synchronization
- Music is personal
- Music is social
- Music is persuasive

For home care professionals, music has even more benefits. It’s safe. It has no harmful side effects. And it makes our clients happy.

EVENTS

SEA hosts educational events every few weeks.

Please check [our website](#) regularly for details on the upcoming events.

MEMBERS

Audiology

- [Audiology Concierge](#)

Adult Day Services

- [Orchard House](#)

Assisted Living

Communities

- [Artis Senior Living](#)
- [The Towers](#)
- [The Village at Mariner's Point](#)

Dentistry

- [Dr. Karen Gallo, DMD](#)

Geriatric Care Manager

- [Elder Caring LLC](#)

Home Care Agencies, Non-Medical

- [Assisted Living Services, Inc](#)

Reverse Mortgage

- [Guilford Savings Bank](#)

Home Health Care Agencies, Medical

- [VNA Community Healthcare](#)
- [Senior Bridge](#)

Hospice

- [Seasons Hospice](#)

Insurance

- [Shoreline Insurance Services Inc.](#)

Legal Services

- [Cartier & Bower, LLC](#)
- [RWC, LLC, Attorneys and Counselors at Law](#)

Nursing Home and Rehabilitation

- [Branford Hills Health Care Center](#)

Medical Equipment

- [Down Towne Medical Equipment](#)

OUR MISSION

Shoreline Eldercare Alliance, or SEA, is a group of ethical business owners and representatives of area organizations who provide senior adults and community members with information, resource referrals, education, and quality professional services. At SEA, our members strive to raise public awareness of issues important to older adults, families, and community members.

The Alliance is an advocacy group for elders and a compass to help people navigate both the stormy waters of aging and the healthcare services maze. SEA offers many services, including Home Sale and Improvement, Financial Planning, Daily Money Management, Long-term, and Hospice Care, Geriatric Care Management, and Home Care Services. For a full list of SEA's services, see our Services page.

You can [update your preferences](#) or [unsubscribe from this list](#).

