

Coronavirus: What Caregivers Need to Know

Overview:

The coronavirus pandemic is creating challenges for families around the world. If you are a caregiver, you need to be aware of the way this virus could affect your loved one, especially if s/he lives in a nursing home or assisted living.

This guide offers links to reliable information sources and focuses on caregivers' needs and considerations. Torchlight reviews and updates this guide periodically to help you get the most current information you need to be aware of as you care for your loved one, your family, and yourself.

💡 Get the facts from reliable sources.

Information about the coronavirus and COVID-19 is changing daily. Stories about the virus (and the COVID-19 respiratory infection it causes) are all over the news and on social media. Unfortunately, not all sources of information are providing accurate and timely intelligence and advice. Follow these recommendations to find reliable information:

- **Refer to your state government website or local health department** for updates on your state's plans, programs, and recommendations for dealing with the outbreak in your area. Locate your state government website [here](#) or [here](#).

- **Check the CDC's website** for national and global information and initiatives.
- **Be a critical consumer of news**, whether it's radio, television, or online. Some social media sites and news organizations may be reporting inaccurate information or recommending actions other than those set forth by the CDC.

💡 Follow CDC precautions.

Current data indicate that older individuals; those with chronic conditions, such as diabetes, severe asthma, heart, lung, or kidney disease; and individuals with compromised immune systems seem to be at higher risk for poorer outcomes should they contract COVID-19. Since COVID-19 is

easily transmissible via close contact with infected individuals and surfaces, everyone should take precautions to limit possible exposure to and spreading of the virus. Studies suggest that COVID-19 may be spread by people who are not showing symptoms.

The CDC recommends that you:

- **Stay at home** as much as possible.
- **Practice social (or physical) distancing**, and avoid gatherings in both private and public spaces.
- **Cover your mouth and nose with a mask or cloth face cover when you must go out in public.** Many volunteers are sewing masks for friends and loved ones; patterns can be found online.

Leave medical-grade masks for health care professionals until the shortage ends, if you can.

- **Stay at least 6 feet away from other people** if you are out in public, even if you are wearing a mask or cloth face covering.
- **Skip public transportation**, including taxis or ride sharing, unless needed to travel to and from work or care for a loved one.
- **Avoid anyone** who is sick or has been exposed to the virus.
- **Wash your hands often with soap and warm water for at least 20 seconds**, especially after going out of the house into the community. If soap and water are not available, use a hand sanitizer with at least 60 percent alcohol.
- **Avoid touching your eyes, nose, and mouth** — key entry points for transmitting viruses.
- **Disinfect objects and surfaces that are touched frequently** (e.g., mobile devices and telephones, door handles, faucets, and microwave controls).
- **Leave shoes by the door** when entering the home.
- **Cover coughs and sneezes with a tissue or the inside of your elbow**. Throw out used tissues and wash your hands immediately.
- **Keep up to date** with CDC travel guidelines and restrictions.



- **Create a plan to care for your loved one**, if you or other caregivers become ill.

Make sure you/your loved one has a two-week supply of the following items at home, especially if someone in your home is at greater risk of severe illness (those who are over age 60 or have underlying health conditions):

- masks (needed if ill or caring for someone who is ill)
- disposable gloves
- laundry detergent
- hand soap
- trash bags
- prescription drugs
- over-the-counter medications
- groceries (non-perishable is best)
- infant supplies, such as formula, diapers, wipes, and baby food
- pet food or other pet supplies

If your loved one uses items, such as adult incontinence supplies, “chucks,” diabetic skin care products, or any other specialty items, consider getting extras to have readily on hand.

💡 **Learn what to do if you or a loved one gets sick.**

Not all cold or flu-like symptoms are related to COVID-19. Its primary symptoms are:

- fever,
- cough, and
- difficulty breathing/shortness of breath.

Find other symptoms [here](#).

The CDC recommends that you stay at home, except to get medical care. If you or your loved one develops these symptoms, call your doctor. The doctor will recommend whether you should remain recovering in isolation at home, need to be seen in the office, or should go to the hospital for care.

Increasingly, states are encouraging or mandating that insurance companies allow their members, during the pandemic, to use their health insurance for telemedicine appointments as they would for in-person visits.

For most people, who will experience a mild form of COVID-19, the CDC recommends:

- **Staying home.** Most people will experience COVID-19 as a mild illness and should remain isolated at home while they are ill.
- **Avoiding close contact with others if you are sick.** The CDC recommends keeping a physical distance of six feet and staying in well-ventilated areas.
- **Avoiding going out in public.** Do NOT go to work, school, church or other public areas where people gather.
- **Avoiding public transit.** Don't use public transportation, ride

sharing, or taxis, unless you are seeking medical care.

- Providing yourself with plenty of **rest and supportive care.**

Review CMS's nursing home guidelines for screening visitors.

On March 13, 2020, the Centers for Medicare & Medicaid Services (CMS) updated guidelines to nursing homes for screening employees and visitors (Guidance for Infection Control and Prevention of Coronavirus Disease 2019 [COVID-19] in Nursing Homes).

Nursing homes have also been charged with identifying potential

COVID-19 cases quickly and isolating them to prevent exposure to other nursing home residents.

The CMS instructions (see excerpt below) were provided for nursing homes to monitor and limit visitors, as necessary, and may affect your ability to visit.

Assisted living facilities do not fall under federal regulation. Their response to the coronavirus will likely reflect their state regulations and recommendations. If your loved one lives in an assisted living facility, check its website or call to understand the precautions being taken to prevent the spread of the virus and learn about any new measures regarding visitors.

Excerpt from CMS Guidance for Infection Control and Prevention of Coronavirus Disease 2019 (COVID-19) in Nursing Homes

Facilities should restrict visitation of all visitors and non-essential health care personnel, except for certain compassionate care situations, such as an end-of-life situation. In those cases, visitors will be limited to a specific room only. Facilities are expected to notify potential visitors to defer visitation until further notice (through signage, calls, letters, etc.). Note: If a state implements actions that exceed CMS requirements, such as a ban on all visitation through a governor's executive order, a facility would not be out of compliance with CMS' requirements. In this case, surveyors would still enter the facility, but not cite for noncompliance with visitation requirements.

*For individuals that enter in compassionate situations (e.g., end-of-life care), facilities should require visitors to perform hand hygiene and use Personal Protective Equipment (PPE), such as facemasks. Decisions about visitation during an end-of-life situation should be made on a case-by-case basis, which should include careful screening of the visitor (including clergy, bereavement counselors, etc.) for fever or respiratory symptoms. Those with symptoms of a respiratory infection (fever, cough, shortness of breath, or sore throat) should not be permitted to enter the facility at any time (even in end-of-life situations). Those visitors that are permitted must wear a facemask while in the building and restrict their visit to the resident's room or other location designated by the facility. They should also be reminded to frequently perform hand hygiene.**

*CMS Memorandum 3/4/2020: Guidance for Infection Control and Prevention of Coronavirus Disease 2019 (COVID-19) in nursing homes Ref: QSO-20-14-NH, updated 3/13/2020 (<https://www.cms.gov/files/document/qso-20-14-nh-revised.pdf>)

! Quick Tips

The CDC recommends **wearing a mask or cloth face covering if you must go out in public**. But avoid buying masks designed specifically for healthcare professionals.

If you or your loved one is sick with confirmed or suspected COVID-19, the CDC recommends that you **stay at home, except to get medical care**. Call your doctor to determine whether you need to visit the doctor or go to the hospital for care. Or, schedule a telemedicine appointment.



Family members can take advantage of phone and video applications, such as FaceTime or Zoom to stay touch with a loved one when you can't visit in person.

💡 Understand Medicare changes related to the coronavirus pandemic.

If your loved one has Medicare health insurance coverage, be aware that Medicare has made changes to help people get the care they need more easily. Find the full list and description of adjustments on [Medicare's website](#).

Key changes to Medicare coverage include the following:

- **Medicare covers lab tests for COVID-19.** There are no out-of-pocket costs.
- **Medicare covers all medically necessary hospitalizations**, including the need to stay in the hospital under quarantine.
- **If a vaccine becomes available for COVID-19**, it will be

covered by all Part D Medicare prescription plans.

- **Medicare has temporarily expanded its coverage of telehealth services** to help people interact with doctors, nurse practitioners, clinical psychologists, and licensed clinical social workers more easily. Telemedicine includes a range of services from brief “virtual” check-ins, e-visits to online patient portals, or other more extensive telehealth services. Usual coinsurance and deductibles apply, but Medicare reports that many providers have lowered fees for these services.

If your loved one has a Medicare Advantage Plan (Medicare Part C), s/he has access to the same benefits listed above. Check with your loved one's advantage plan, if applicable, about changes to coverage and costs and find out if telehealth visits are included.

💡 Caregivers need to plan.

If you are the primary caregiver for your loved one, you need to do some extra planning. Consider the following issues and items as you create contingency plans for different scenarios that may occur.

Talk to your manager and/or employer on a regular basis to create a shared understanding of your caregiving responsibilities and how they are evolving. Many employers have adjusted their policies around attendance, telecommuting, paid time off, and scheduling when and where it is feasible to do so. Make sure you stay informed about the actions your employer is recommending during the pandemic.

The Families First Coronavirus Response Act (FFCRA) requires “certain employers to provide employees with paid sick leave and expanded family and medical leave for specified reasons related to COVID-19.” Learn more on the Department of Labor [website](#).



COVID-19

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Scammers are taking advantage of fears around COVID-19. **Be wary of emails or messages** offering vaccinations or medications to treat COVID-19 – there are none currently available. Don't click on links you don't know, be careful about contributing to organizations or crowd-funding sites promising COVID-19 solutions.

- **Create a list** of your loved one's medications, pharmacy, physicians, and any special needs, if another family member needs to take over for you. Include contact information for any outside services.
- **Use your smartphone** to make a how-to video of caregiving tasks and share with other caregivers.
- **Determine who will care for your loved one if you become ill.** Share all necessary documents with the alternate caregiver(s). Refer to the Tool, *Caregiver's Guide: Documents and Information for Caregivers If You Can't Be There* (part of the Caregiving in Times of Crisis Toolkit) to review the list of items to assemble.
- **Understand what you'll need to care for someone** in your home with confirmed or suspected COVID-19:
 - Stay in contact with your loved one's doctor to determine if your loved one needs professional medical care or when s/he can come out of quarantine or isolation.
 - Prepare to isolate the patient, if possible, with a separate room and bathroom during quarantine.
 - Do not share eating utensils, cups, and other items.
 - Wear disposable gloves and a mask while providing care and handling the patient's clothing, linens, etc. Remove gloves and mask and dispose of in a lined trash container. Gloves and masks should be used once and then disposed of. These items are typically not designed for multi-use. **See instructions** for putting on and taking off protective gear.
 - After providing care and removing protective gear, wash hands with soap and warm water for at least 20 seconds. Disinfect surfaces that are touched frequently during care. Wash the patient's towels, washcloths, bedding, and clothing as directed and dry on your clothes dryer's highest setting.

Torchlight does not provide medical or legal advice. It is not a substitute for professional medical or legal advice, diagnosis or treatment. Never ignore professional medical or legal advice because of something you read on Torchlight. If you think you may have a medical emergency, call your doctor or dial 911.

Torchlight does not endorse the organizations or technologies mentioned in this document, but offers their information as a sample of the kinds of materials and services that are available.

Contact Torchlight at support@torchlight.care for more information.

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