

Information for Older Adults & Caregivers in the Age of COVID-19

COVID-19 has had a profound effect on the daily lives of every American. Social distancing, shelter in place orders, and shortages of health care supplies have heightened fear and uncertainty for all. People over the age of 65 are in the highest risk category and they, along with those who care for them, are seeking information on how to protect themselves and their loved ones from the myriad of dangers that this pandemic presents.

According to the Center for Disease Control and Prevention (CDC), older adults who have fallen victim to COVID-19 have a greater chance of requiring hospitalization and intensive care, and this older cohort faces a greater risk of death than other age groups. Today, more than 40 million family caregivers provide care to over 50 million older adults. Whether you are an older adult living in your own home, or a caregiver to a spouse, older relative or friend or neighbor, knowing where to turn for information can ease worry and reduce anxiety. To that end, we have compiled a list of resources and information that may be useful in sorting out truth from fiction. Our hope is that these resources will help to keep you and your loved ones safe as, together, we weather this storm.

Caregiver Resources - updates in the current environment:

[AARP Community Connections](#)

AARP Community Connections connects to groups of people who have come together to create connections in this age of social distancing, share ideas and help those most affected by the Coronavirus. Mutual aid can include services like picking up groceries, providing financial assistance, or lending emotional support to your neighbors. The site also provides articles and content for maintaining health while caregiving, and offers a chat group where people can engage in online activities together

[Caregiver Action Network](#)

provides a comprehensive listing of articles on various coronavirus related topics including information about staying home, social distancing, and various links to general resources on sites including the John A. Harford Foundation, AARP, CDC, Alzheimer's Association, the Kaiser Family Foundation and more.

[Caregiver Action Network – Caregiver Help Desk](#)

A caregiver support team, staffed by experts who can help to navigate the complex caregiving challenges during this time of national crisis. Available 8AM – 7PM EST.

[Rosalynn Carter Institute for Caregiving](#)

Provides information for caregivers to prepare for community spread, social distancing and staying at home, as well as information about people with higher risk and managing stress and anxiety.

[Alzheimer's Association](#)

Provides tips for dementia caregivers at home, and individuals in assisted living. While tailored to the specific needs of those with Alzheimer's Disease and other dementias, many of the tips included apply to all caregivers.

[AARP – Preparedness for Caregivers During COVID-19](#)

Offers guidance and support to family caregivers to help them create a plan for caring for older loved ones during COVID 19

[Elizabeth Dole Hidden Heroes Foundation](#)

Hidden Heroes.org is an online destination for military caregivers and their families. It includes a vetted directory of valuable resources for military caregivers and offers resources and guidance for veterans and military families to assist them with issues specific to COVID 19.

[AgingCare.com](#)

Provides a specific section on protecting seniors against coronavirus.

[Administration for Community Living \(ACL\)](#)

Contains guidance for older adults and people with disabilities on what they should know about coronavirus including actions to take to reduce risk, planning resources, symptoms and emergency warning signs and links to state and local officials' instructions published by each state

Continue to check the CDC website for timely updates from the US Government at <https://www.cdc.gov>

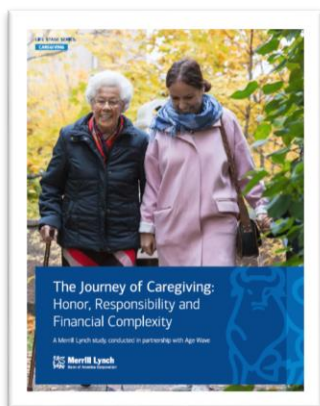
In addition to managing the day to day challenges of caregiving for loved ones, caregivers and seniors alike should be particularly wary of new dangers that are presented by scammers, in this time of crisis. According to the **National Association of Insurance Commissioners, (NAIC)** there are several scams that seniors and their caregivers should be aware of.

1. Vaccine and Treatment Scams – scammers advertise advice, fake cures and treatments for COVID-19
2. Shopping scams – scammers create fake stores and e-commerce websites, social media accounts and email addresses where they claim to sell high demand supplies including hand sanitizer, masks, toilet paper, surgical gowns etc.
3. Medical scams – scammers pretending to be doctors and hospitals may call or email saying that they have treated a loved one for COVID 19 and demand payment.
4. Charity scams – Scammers ask for donations to benefit people and groups affected by COVID 19.
5. Phishing and Malware scams – Phishing and malware scams may be used to access your computer without you knowing. Malware becomes activated when you click on an email attachment or if risky software is installed on your computer. Phishing is used by scammers to send false communications from what appears to be a trustworthy source. Because it appears to be a trusted site, a vulnerable person may be convinced to share sensitive information including passwords, social security numbers or credit card information.

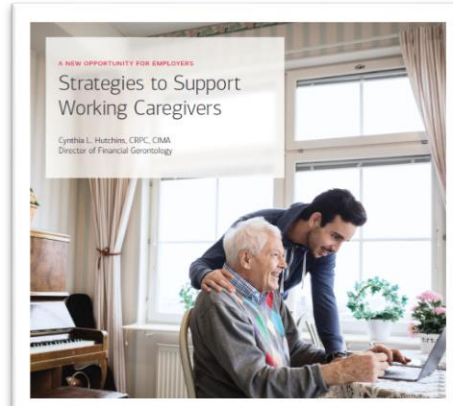
The NAIC provides information on their site on how to identify, avoid and protect yourself against these COVID 19 scams. Access <https://content.naic.org> for more information. The FBI website is also a good source for information on these and other scams being perpetrated against the vulnerable senior population. <https://www.fbi.gov>

Merrill resources available:

The Journey of Caregiving: Honor, Responsibility, and Financial Complexity



Strategies to Support Working Caregivers



For additional information and access to these resources, please contact your Merrill Financial Advisor

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