

Make Time Today #1

THE TRIGGER POINT



Britain is getting older. Current projections predict that there will be more senior adults living in the UK than children by 2020. Consequently, this could lead to a discrepancy between those needing care and those who can provide it – ultimately placing an enormous strain on care services across the UK.

These developments have placed fresh emphasis on the need to talk about trigger points: moments that dictate when a person may require much more extensive care.

What's the current care situation in Britain?

In 2016, there were 1.31 million new requests for care and support from people aged 65 and over – yet less than half received some form of short- or long-term care. This meant that by the end of the year more than 700,000 people were left without professional help, with obligations falling to friends and family instead.

According to our survey, as many as 39% of the population believe their current caring responsibilities interfere with their lives to the point that they do not have time for themselves. More than a quarter of respondents also said their caring responsibilities impacted upon their time with family and friends, and 14% admitted their duties impacted their career.

In terms of cost, 24% admitted using their own savings and/or pension to fund their own care, whilst 32% expect to in the next five years. Millions are currently being affected by their care duties, but it doesn't have to be this way. By identifying these elements, or 'trigger points' in your loved one's life, you can add shine to their later years.

So, what are trigger points and why do I need to know about them?

There are moments in every person's lifetime when they realise they may not be mentally, physically or emotionally capable of living independently anymore. When this trigger point hits, it's important to recognise and take the event seriously, before making appropriate arrangements for excellent care.

In the first of our #MakeTimeToday guides, we determine what constitutes a trigger point, why it's important to understand them, how to respond, and what you can do to ensure your loved ones are taken care of. From understanding health triggers in elderly people's lives to the subsequent need to look after them, this guide aims to answer some commonly asked questions surrounding elderly care.



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The trigger points

As people grow older, they often become increasingly reliant on the support of their loved ones. The older we get, no matter how hard we resist, our bodies get slower, and we're never as young as we were. The ageing process turns even the simplest of activities into demanding tasks.

Trigger points – the moments that prove independent living is no longer a viable option – can occur at any time and take various forms. A trigger point could be as simple as a fall, and while everyone does from time to time, the severity of which might be enough to cause concern. If an elderly person falls, they are likely to hurt themselves seriously. The accident can cause them physical pain and shatter their confidence.

Falling ill could raise the alarm too. There are many instances where older people are struck down by an illness like the flu and, due to their weakened

immune system, don't have the energy or ability to seek help when necessary. These lapses can lead to prolonged discomfort and delayed recovery.

When a trigger arrives, it's up to you, as a family or friend to take necessary action. This section will examine what life is like in the lead up to triggers, and any resulting pressures that could affect any family when a significant moment like this occurs.

Struggle to maintain independence

Most elderly people want to maintain their sense of independence for as long as possible – and their loved ones will often want the same thing. That's why it can be difficult to acknowledge, accept and act upon a trigger point when it suddenly occurs.

Ultimately, self-care is only a viable option for a short period. There are a number of health issues which can affect an elderly person's ability to remain independent, including:

- **Recovery from surgery**
- **Weakened immune system**
- **Onset of arthritis**
- **Issues with mental wellbeing**
- **Recovery from stroke/transient ischemic attack (TIA)**
- **Complications related to conditions like diabetes**
- **Special dietary requirements**

Any of the above can prevent someone from being able to successfully go about their day. Tasks that don't usually require a second thought – such as cooking and cleaning – become arduous and may aggravate the condition further.

Strength and stamina may be in short supply during old age, but mental health difficulties can prove equally problematic. Declining memory skills may lead to complications with taking medicine correctly, for instance, which could cause further health issues.

Old age also typically sees sensory abilities deteriorate, with many over-65s experiencing weakened sight and hearing. This can mean that living independently is even trickier as communication becomes a challenge. It's common for people to be unaware of their poor sensory capabilities, too, which can pose a severe risk to themselves.

Nobody wants to lose their independence, but trigger points should never be ignored. When you realise the reality of the situation, it's vital to act.

Accident or illness

Ignoring a trigger point can lead to a rapid decline in the health of the person concerned. As a condition deteriorates, visits to health care institutions increase – intensifying the demand for transportation for check-ups and treatment.

Following a trigger point, it is unlikely that a person will be capable of getting to these appointments without help. Other examples of activities that an elderly person may no longer be able to safely engage in include:

- **Driving**
- **Travelling by public transport**
- **Shopping**
- **Cleaning**
- **Cooking**
- **Bathing**
- **Dressing**
- **Using the bathroom**

Trigger points bring about big problems for independent living, but the abruptness with which these triggers can come about is equally concerning. The longer the trigger point is held off, the longer someone is able to maintain this welcome sense of independence.

Triggers also prompt the need for professional health care, with escalating health issues demanding expertise that family and friends aren't often able to provide. They can also impair cognitive abilities, meaning the person's opinions on care and needs may be unreliable.

Evidently, the importance of being well prepared for trigger points cannot be overstated.

Health issues can arise quickly and unexpectedly, often changing scenarios irreversibly.

Planning ahead ensures everyone knows what the process will be when the trigger eventually occurs, ensuring that person in question can remain a fundamental part of influencing their future in the process. Before this event, they can make coherent and wellthought-out judgments without their decisions being questioned.

Trigger points transform a person's life forever, so being ready is vital. But what does this involve? This next section will help to ensure that you are well prepared.

Assessments

Trigger points take place in rapid, finger-snap fashion. While we can never be sure when they might happen, we can do our best to have everything in case that moment comes. The first step is gauging an understanding of the different options available – a health assessment can make your picture much clearer.

It's recommended for most people to visit their General Practitioner once a year for a standard check-up, these visits are designed to offer practical health solutions for the immediate future. However, thorough health assessments provide in-depth detail. They look into a patient's future health, focusing on any specific areas of concern they may have. These comprehensive procedures clarify the health status of an older individual so

that they can remain intimately aware of their physical and mental condition. With this knowledge, the appropriate plans can be made for future living arrangements and care.

In this section of our guide, we explore what these health assessments can involve, why they are so beneficial, and who should take the time to pursue such an examination.



Finding a quick solution

There should be no procrastinating when it comes to setting up a health assessment. The longer you delay, the higher the risk of potential trigger points striking out of the blue.

The main hindrance to fast, accessible health care is overwhelming verbal noise. A number of different parties may be involved in health advice, with family, hospitals or private providers offering their own opinion on the best course of action for the elderly relative.

When there are a lot of voices and opinions to consider, the process of seeking a suitable health assessment is delayed. In our [Care Conversation #MakeTimeToday guide](#) we explore how to have these sometimes difficult conversations with your elderly loved ones.

You can act quickly and positively by sending an elderly relative for a health assessment with Benenden. Our highly qualified team of GPs and health assessment nurses will review their health, offering practical advice on how you can reduce the risk of them developing common, but often preventable conditions.

What's more, with a [Benenden Health Assessment](#), your loved one will have one-to-one time with a healthcare professional in order to develop a greater awareness of their own health. This also provides an opportunity for you all to be as prepared as possible and put preventative measures in place if required.

After reaching the age of 65, there's a strong requirement for a swift solution regarding health care management. Benenden Health can make you aware of your health status and give you the tools you need to pitch up properly for a happy, healthy future.

Understanding the various options

For complete self-assurance, full confidence and the best results, it's essential to embrace a health care option that applies to your situation, rather than a "popular" solution that may have worked for others.

Everyone is different. Talking about your options with health care specialists can guide your elderly loved one towards the best treatment. You should be given information to put you at ease, laying a wide range of potential solutions out on the table so you can pick one that you're completely happy with.

Some of the possible routes that may be right for you include:

- On-going hospital care
- NHS-funded care homes
- Private care
- Downsized property
- Domiciliary care
- Retirement homes
- Community support

Agreeing on next steps

Understanding the different healthcare options available to you is half the battle. After selecting a course of action, you'll need to take the necessary steps so that person is assessed independently – and there should be no hesitation in pursuing it.

The ultimate solution should guarantee long-term support and be arranged quickly. The sooner things start, the better.

Whatever the circumstances might be, professionals can show you the best course of action.



Dealing with this change

It's not selfish to think about yourself when a trigger point changes an elderly relative's lifestyle. It's essential.

To give your loved one the best quality of life and provide them with access to the finest care, you need to understand the demand that trigger points can place on your own life.

A lot of people feel it their duty to care for family members themselves when they get sick. This is entirely understandable, but it's rarely practical. Trigger points often mean that professional care is needed.

In this chapter of our guide, we explore the pressure of regular care, and the strain that emotional and physical difficulties can put on a career and family life.



Demands on a family relationship

Caring for an elderly loved one takes on a whole other meaning once a trigger occurs. Family members like to check in on any relative during retirement to see how they're getting on; calling them regularly and popping to their home a few times a week to make sure they're coping okay.

Everything changes following a trigger point. All of a sudden, phone calls and occasional visits won't cut it. In many instances, the elderly person will require round-the-clock care – which can put incredible strain on the family as a whole.

The ramifications vary for different families, too. If the elderly individual has a sole son or daughter, their child might be expected (and can feel obligated) to tend to their parent – a tough ask for any individual. While a larger family can share the care duties between them, this can create friction nonetheless. Disagreements can arise around both the duty rota and the style of the treatment.

Problems are also plentiful for any relative that lives far away from the elderly person requiring care. In order to provide assistance, the relative must travel distances on a daily basis. This can cause a considerable amount of stress, and even put a strain on the relationship.

Indeed, if the elderly person and their default carer aren't amicable to start with, there'll be a sense of reluctance from both parties with regards to care. Inevitably, the person that requires support won't receive the treatment that's truly needed.

The demands that trigger points can place on a family are astronomical. Preparation for such a scenario is paramount, however there are experts to guide you in the right direction. Benenden members have access to our [Independent Care Advice service](#), which offers support and guidance to help you and your elderly loved ones make the correct decision for your individual scenario.

Maintaining a work/life balance

One of the most significant challenges following a trigger point is the struggle to maintain a healthy work/life balance. A trigger point signals significant change and, as the level of care required is increased, the amount of remaining time you have in an ordinary day is severely diminished.

When a trigger point occurs, people often find they aren't capable of doing things such as:

- Preparing meals
- Keeping the house in a good condition
- Taking family members places they need to be
- Shopping for food and drinks
- Socialising with friends and family
- Partaking in hobbies or other activities, courses and qualifications

Communicating these problems to your loved one may also prove to be a tricky task. They may feel guilty about needing your constant attention. Learning how to deal with the change can take some time.

If you are providing support, you should recognise that you need support too. This is where Benenden Health can help – answering any important questions or helping you to maintain a suitable work-life balance, before advising on a suitable care home when the time comes.



The ageing population is affecting UK families

[Find out more >](#)



Quality care stems from recognising trigger points and their ultimate significance. The lifestyle of an older person – and anyone who is responsible for caring for them – is never the same following a trigger point.

Benenden Health offer you a place to turn if an incident occurs, but it is up to you to acknowledge the seriousness of trigger points and act quickly for the best possible outcome. The way in which trigger points manifest themselves is always different, but there is one method that prevents the situation from spiralling: preparation.

Benenden Health members can use our [Independent Care Advice service](#), whether that's for personal advice, or for long-term assistance to help care for a friend or family member. This service assesses your circumstances and provides the information you need to make an informed decision on future care – including access to basic advice, detailed reports on care providers and information on respite care.

For more information, call 0800 414 8205 to speak to a member of the Benenden Health team (lines are open 8am – 8pm, Monday – Friday, excluding Bank Holidays).

Be prepared before the trigger point and help make everything that much better for the future.

Thank you for reading our first guide: Make Time Today #1 The Trigger Point

We hope you have enjoyed our first Make Time Today guide and now have a good understanding of trigger points and their implications.

Our #MakeTimeToday guides have been created alongside our specialist partner [Grace Consulting](#), an independent care advice service that helps people make the best possible care decisions.

The [second guide](#) focuses on a topic we have briefly covered here: the aspect of the care conversation. It can be challenging to understand the signs that care may be required, and even tougher for families to broach this subject with their elderly loved one. In our next guide, we explain how to make this process easier.

Download our second guide: [Make Time Today #2 The Care Conversation](#).

Don't miss any of our other free #MakeTimeToday guides, covering a range of care topics, they are available to download here:



#2
How to approach the care conversation





#3
Choosing the best care options and providers



#4
Paying for care and getting your affairs in order

If you have any questions about Benenden Health's services or would like to know more about how Benenden Health can support you with caring for an elderly loved one, remember that our supportive teams and their staff are always here to help.

Call us on 0800 414 8205 or send a message via our [online contact form](#) to find out more.

 0800 414 8205
 www.benenden.co.uk

 **benenden**
health

Benenden Healthcare

Membership is available to anyone over the age of 16 who is normally resident in the UK. Members can add family and friends to their membership regardless of their age. Some services have a six month qualifying period.

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