

Maximizing Your Relationship With Resistant or Confused Customers

Cooperative Credit Union Association- NH/MA/RI/DE

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24/7 Helpline: 1-800-272-3900

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Objectives

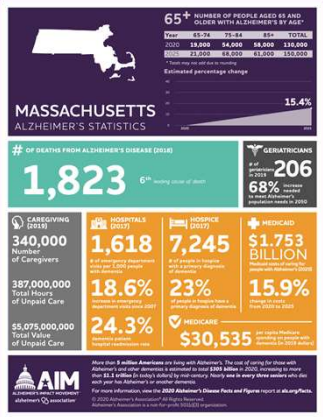
- Overview of dementia
- Changes in the brain impacting safety
- Helpful strategies for working with your customers with memory loss

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Here in MA & NH



MASSACHUSETTS ALZHEIMER'S STATISTICS

65+ NUMBER OF PEOPLE AGED 65 AND OLDER WITH ALZHEIMER'S BY AGE

Year	2019	2020	2021	TOTAL
65-69	19,700	19,800	19,900	59,400
70-74	19,600	19,700	19,800	59,100
75-79	18,500	18,600	18,700	55,800
80-84	14,000	14,100	14,200	42,300
85+	11,000	11,100	11,200	33,300
TOTAL	82,800	83,300	83,800	250,000

Estimated percentage change: **15.4%**

OF DEATHS FROM ALZHEIMER'S DISEASE (2019): **1,823** (6th leading cause of death)

GERIATRICIANS: **206** (68% increase in total nationwide geriatricians in 2019)

CAREGIVING (2019): **340,000** Number of Caregivers

HOSPITALS (2019): **1,618** (4.4% increase from 2018)

HOSPICE (2019): **7,245** (1.4% increase from 2018)

MEDICARE (2019): **\$1.753 BILLION** (1.5% increase from 2018)

MEDICAID (2019): **\$30,535** (1.5% increase from 2018)

CAREGIVING (2019): **387,000,000** Total Hours of Unpaid Care

HOSPITALS (2019): **18.6%** of total hours of unpaid care

HOSPICE (2019): **23%** of total hours of unpaid care

MEDICAID (2019): **15.9%** of total hours of unpaid care

MEDICARE (2019): **24.3%** of total hours of unpaid care

More than 8 million Americans are living with Alzheimer's. The cost of caring for those with Alzheimer's and other dementias is projected to total \$100 billion in 2020, increasing to more than \$1.4 trillion by 2050 if only a modestly slower rate of progress is made in every three years we do not meet our goal. Alzheimer's is a leading cause of death.

For more information, see the 2020 Alzheimer's Disease Facts and Figures report at alz.org/facts.

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UPDATED NUMBERS

130,000 people living with Alzheimer's in MA
340,000 caregivers in MA

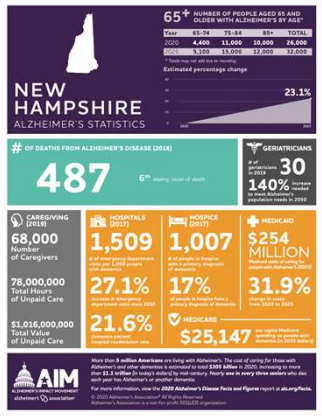
26,000 people living with Alzheimer's in NH
68,000 caregivers in NH

So when we talk about our 2-state territory:

156,000 people are living with Alzheimer's in MA & NH and 408,000 family and friends are providing their care.

OR

Over 150,000 people are living with Alzheimer's in MA & NH and more than 400,000 family and friends are providing their care.



NEW HAMPSHIRE ALZHEIMER'S STATISTICS

65+ NUMBER OF PEOPLE AGED 65 AND OLDER WITH ALZHEIMER'S BY AGE

Year	2019	2020	2021	TOTAL
65-69	4,400	4,400	4,400	13,200
70-74	4,100	4,100	4,100	12,300
75-79	3,800	3,800	3,800	11,400
80-84	2,800	2,800	2,800	8,400
85+	1,900	1,900	1,900	5,700
TOTAL	17,000	17,000	17,000	51,000

Estimated percentage change: **23.1%**

OF DEATHS FROM ALZHEIMER'S DISEASE (2019): **487** (6th leading cause of death)

GERIATRICIANS: **30** (140% increase in total nationwide geriatricians in 2019)

CAREGIVING (2019): **68,000** Number of Caregivers

HOSPITALS (2019): **1,509** (4.4% increase from 2018)

HOSPICE (2019): **1,007** (1.4% increase from 2018)

MEDICARE (2019): **\$254 MILLION** (1.5% increase from 2018)

MEDICAID (2019): **\$25,147** (1.5% increase from 2018)

CAREGIVING (2019): **78,000,000** Total Hours of Unpaid Care

HOSPITALS (2019): **27.1%** of total hours of unpaid care

HOSPICE (2019): **17%** of total hours of unpaid care


MEDICAID (2019): **31.9%** of total hours of unpaid care

MEDICARE (2019): **21.6%** of total hours of unpaid care

More than 8 million Americans are living with Alzheimer's. The cost of caring for those with Alzheimer's and other dementias is projected to total \$100 billion in 2020, increasing to more than \$1.4 trillion by 2050 if only a modestly slower rate of progress is made in every three years we do not meet our goal. Alzheimer's is a leading cause of death.

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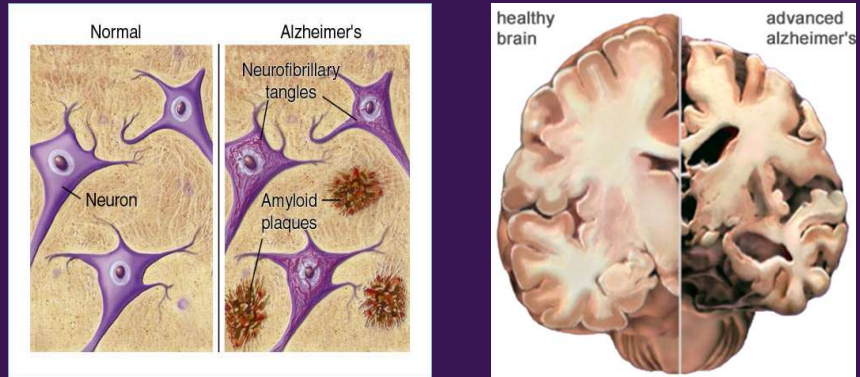
Dementia Facts

- Diseases, such as Alzheimer's, that cause dementia are irreversible brain diseases that progress over time, destroy brain cells, and are ultimately fatal. Currently, no cure is available.
- There are roughly 6 million reported cases of Alzheimer's disease in the U.S.
- About 1/3 of people age 85+ have Alzheimer's disease
- The risk of developing Alzheimer's or a related dementia increases with age, but is not a part of normal aging.



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Changes in the Brain



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Decreased awareness & judgement

- Denial or stubbornness might actually be changes in frontal lobe
- Inability to connect diagnosis to challenges and symptoms
- Difficulty anticipating outcomes of actions
- Disbelief that abilities are declining, or support is needed
- Refusing medication, doctor's appointments
- Vulnerable to scams & exploitation

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Dementia related challenges

- Short & long term memory loss
- Repetitive speech, questions
- Slower information processing speed
- Inability to understand the disease
- Impaired awareness, insight, judgement, reasoning (including understanding consequences of their actions)
- Inability to regulate socially appropriate behavior
- Hallucinations and delusions
- Sensory perception challenges
- Mood & personality changes

Working With Your Customers: Understanding Communication Changes

- | | |
|---|---|
| <ul style="list-style-type: none"> • Receptive Challenges: • Difficulty understanding or following instructions • Difficulty with reading comprehension • Difficulty following conversations | <ul style="list-style-type: none"> • Expressive Challenges: • Word finding difficulty • Inventing new words • Difficulty organizing words logically • Speaking in native language • Speak less often or rely on gestures |
|---|---|

Communication Tips

- Be friendly, calm, and confident
- Smile and make eye contact
- Avoid sudden movement
- Use short simple phrases & sentences
- Speak slowly and clearly
- Give one step directions/ask one question at a time
- Allow time for a response
- Offer a guess, suggestion, or use a prop
- Repeat questions or statements using the same phrasing
- Write things down
- Reduce distractions whenever possible
- ****AVOID**** correcting, arguing



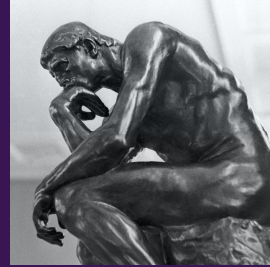
Behavior Changes

- Behavior of a person with dementia is not random and is a form of communicating
- Repeated questions or statements
- Resistance to or refusing assistance
- Pacing or wandering
- Rummaging or searching
- Hiding or losing things
- Hallucinations, delusions



What I Know So Far....

- Helping to prevent elder financial abuse begins before your customer walks through your door.
- Don't worry about having a perfect phrase or response to your customer. Focus on the relationship.
- Help them maximize their independence, and minimize distress.
- Alzheimer's Disease is the most expensive disease process in the U.S. and financial abuse only exacerbates these hardships.
- Anosognosia (uh-naa-suh-now-zhuh) in Greek means "without knowledge of disease". Brain changes cause a person to believe that nothing is wrong.
- Helping resolve a problem will take time, even years.



*Long after they remember
what you said to them, they
will remember how you
made them feel.*

What you need to know: dementia friendly environment

- Use adequate lighting, limit glare, reflective surfaces
- Keep it simple – remove clutter
- Limit visual and auditory stimulation
- Make pathways clear and easy to see
- Signage should be clear & concise. Symbols are helpful
- Provide only the tools necessary for the task at hand
- Wear your name tag

Dementia Related Challenges: Using the Phone



Dementia can make using the telephone challenging:

- Forgetting the purpose of the call, or who they are calling
- Difficulty with word finding & information processing
- Anxiety and agitation resulting from using automated menus
- Confusion from being transferred between call takers
- Difficulty with instructions or information provided
- Stress from having to retrieve answers or information quickly

Customer Service: Phone Skills



- Be patient, friendly, empathic
- Refer to the caller by name
- Allow plenty of time for the call
- Keep sentences concise, simple, direct
- Speech should be clear and unhurried
- Review the purpose of the call and recap as needed
- Ask "is there anything you'd like to cover?"
- Be aware of potential sight or hearing loss that could impact the call

Banking & Finance: Become Dementia Friendly

- Brain changes due to dementia affect judgement, problem solving, math abilities, and social inhibitions.
- Understand Power of Attorney and guardianship protocols: consult with your legal / human resource counsel
- Provide a quiet spot to conduct business where distractions can be minimized, conversations private
- Make good eye contact, smile, be patient
- If needed, simplify language. Use shorter sentences.
- Confusion and frustration are part of dementia

Programs & Services

- Toll-free 24/7 Helpline: 800-272-3900 (ANYONE can call)
- Legal & Financial programs offered regularly in conjunction with Licensed ELA (prerecorded version available on our website at training.alz.org)
- List of elder law attorneys and other community resources at communityresourcefinder.org (we own the site, but providers maintain their own profiles)
- Visit out Safety Center at <https://www.alz.org/help-support/caregiving/safety/abuse>
- Melissa Grenier, LCSW contact information: mgrenier@alz.org or 603-606-6590, x2126

Other resources:

- AARP
 - Fraud Watch Network Helpline (877-908-3360)
 - Online Fraud Resource Center (<https://www.aarp.org/money/scams-fraud/?Intcmp=AE-FRDSC-ABT-FRC#01/>)
- ServiceLink- NH (www.servicelink.nh.gov)
- NH Legal Assistance (www.nhla.org)
- Bureau of Elderly and Adult Services/APS: (<https://www.dhhs.nh.gov/dcbcs/beas>)
- Utilize the Senior Services Officer/Senior Relations Specialist at local P.D.'s, where available (in NH: Portsmouth, Nashua, Manchester)
- Stayconnectednh.org
- Local Area Agency on Aging (MA, etc.)
- Executive Office of Elder Affairs (Boston, MA; www.mass.gov)
- Eldercare Locator (1-800-677-1116) is a public service of the U.S. Administration on Aging. Enter zip code and local agencies will be found.

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