

Jen Yanez Pryor (00:00.958)

Hello and welcome to Aging For All. We're your hosts. I'm Jen Yanez Pryor.

Andrea (00:06.666)

And I'm Andrea Price. Thank you all for joining us today.

Jen Yanez Pryor (00:10.65)

On today's episode, we have the pleasure of speaking with Jamie Spiley. Jamie is a certified aging in place specialist, a senior advisor, healthcare consultant, and an educator. She's a 2001 graduate of VCU's occupational therapy program, and Jamie has dedicated her career to promoting health and independence with seniors in the community.

Jamie works with Benchmark Senior Solutions, providing assistance to those searching for assisted living and memory care communities. She also works with Limitless Design and Build, offering aging in place, as well as home modification assessments. Jamie serves as adjunct professor in VCU's Occupational Therapy Department, as well as South University's Occupational Therapy Assistant Program.

Jamie has served as an American Occupational Therapy Association Advisor on Skilled Nursing Policy, was the AOTA nominee to the Coronavirus Commission for Safety and Quality in Nursing Homes, and was named 2021 McKnight's Veteran VIP Woman of Distinction.

Andrea (01:17.134)

Hello and welcome, Jamie.

Jaime Smiley (01:19.322)

Hello ladies!

Jen Yanez Pryor (01:20.857)

We are excited having you here today with us.

Andrea (01:24.494)

Yes.

Jaime Smiley (01:24.668)

I'm excited to be here, thank you.

Andrea (01:27.138)

Yes, Jamie, you have such a diverse background. But I really am interested in your work with Benchmark Senior Solutions. We know you've assisted many people in finding assisted living and memory care communities. Please tell us a little bit about the health care continuum and why it's often difficult for people to navigate.

Jaime Smiley (01:51.088)

Sure, absolutely. That's a great question. You know, the health care continuum for seniors is very complex. And through really my work with Benchmark, but also just my years as an OT working in the industry, what I found is there's many different reasons it's so complex, one of which is there is a lack of just general education and knowledge to the public about what all of the options are in the continuum.

A lot of people really don't think about where they want to picture their lives, their home or have their care as they're getting older. And it's often precipitated by a medical event. You know, they have a medical emergency and end up in the hospital, or they end up in rehab. And now all of a sudden, the home that they had been living in is no longer safe for them or it's no longer appropriate.

or maybe they were a caregiver for someone who now needs support. So kind of that delayed not really making good plans is another complicating factor. Another thing that we've done, I feel, as healthcare providers is we are not very clear in a lot of our terminology when describing senior living in the healthcare continuum. There's a lot of words that are used interchangeably.

A provider may say, oh, your loved one needs long-term care. Well, long-term care can mean a lot of different things. It can mean 24-hour medical care in a traditional, what people think of as a nursing home. Or it could be care in an assisted living community, which they could stay at long-term. So it can mean a lot of different things.

And then I think the last complicating factor with people navigating the continuum is taking a look at who pays for what insurance pays for some places and not others, they'll pay part of places that won't pay for any places. So looking at that financial piece, which again wraps back into planning and kind of knowing what your options are going to be knowing that insurance.

Jaime Smiley (04:04.848)

does no insurance covers all of your options that are out there. So really taking a look at what you can do to plan and be better prepared at such times that you or your loved one needs to access something on the continuum.

Jen Yanez Pryor (04:19.722)

I love that. You know, Jamie, as a gerontologist, I've seen lack of planning being one of the biggest things that people struggle with when it comes to that crunch time. Like you mentioned, they had an event and now they don't know where to go. I think the challenge for me has always been, at that point it's too late to help them plan. And so we're problem solving at that point. How do you help?

Jaime Smiley (04:43.772)

Thank you.

Jen Yanez Pryor (04:47.238)

get ahead of that? How do you work more in that planning space?

Jaime Smiley (04:53.744)

So one of the ways that at Benchmark what we do is when we provide education. So I do a lot of education to seniors and retirees and things like that. And I personally am certainly no expert, but when we do those trainings and when I like to educate, I always partner typically with an attorney and with a financial planner. And the reason for that is, you know, a financial planner can really look at all resources, assets, liabilities that an individual has.

and how best to keep those finances safe and protected, or make them such that they're available, make it more liquid so they're available for use, depending on what the individual would like to do with it. Then of course, with the attorney, they'll be able to make sure that the individual has set up medical directives and wills and trusts to, again, make an added layer of protection for the financial piece.

Also, the part with the wills and the medical directives, I've just seen so often, someone has a devastating injury or illness and hard decisions are left to loved ones who may not be clear as to what that individual would want to do, and what to do with them medically, what to do with their finances.

So all of that are things that, you know, benchmark partners with a variety of people across the state of Virginia to offer that information to clients and people who are interested. Because again, Jenny, going back to the planning, it's not, it's a little bit about picturing where you want to see yourself living. But with that, you have to look at your financial options. You have to look at your medical desires and wishes and make sure that is all.

you know, kind of in order, because I've seen a lot as a clinician even, you know, somebody has a medical event and maybe family's out of town or they're not local. You know, some decisions may be left up to your medical providers and helping find resources for you where if you do that beforehand, you and your loved ones can just know that what you wanna happen is happening for you.

Andrea (07:12.45)

Thank you, Jamie. That is so important. And as one of the issues you talked about is just having a conversation and the terminology is often complex when people have these conversations. Even in our brief time together today, you've broken things down in a way where lay people can understand. So how do you initiate those conversations to laity in terms of what you do and what long-term care even means?

Jaime Smiley (07:13.574)

Mm-hmm.

Jaime Smiley (07:41.264)

So great question. We'll often get a call from a family or a client who, and I can go back to a long-term care example, oh, my mom's in rehab and they said she needs long-term care. And I

can think of one specific family where the daughter definitely thought they were referring to nursing home-level care. But we have learned at Benchmark, we ask more probing questions. Again, being an occupational therapist helps.

especially when navigating with somebody who has medical issues that are currently going on. So, I ask things like, first, where are they in rehab and how much longer do they have? What was the medical event? What is the functional level? What is your mom able to do right now? What are the goals that therapy has for her? And through this one example I'm thinking of...

She needed help with some medications and with cooking. She couldn't live alone anymore, so she was absolutely assisted living appropriate. That just kind of changed what we were trying to look for her, again, with those probing questions. Because when we hear long-term care can mean a variety of things, rehab can mean a variety of things, skilled nursing pretty much means one thing.

A lot of people don't realize that skilled nursing and rehab and long-term care in theory can happen under one roof, but they always don't necessarily mean the same things. So we'll walk through that and we do that by probing questions specific that we know a family could answer. Can your mom walk on her own? Does she use a walker? Does she need help getting herself bathed, dressed every day? Can she cook? Is she going back to driving? Things like that.

Jen Yanez Pryor (09:31.422)

Jamie, you raise a lot of really important, I think, points here in kind of that initial conversation. And I'm curious, how do you, I'm sure that you experience a lot of...

hesitancy with wanting to maybe move into a long-term care community, whether that's a nursing home or an assisted living community or whatever else, because of the stigma that is tied to these places being, oh, I'm going to go there and be forgotten about or receive poor quality of care because these are the headlines we see in the news, right? And

So how do you balance kind of those feelings and beliefs that someone may hold with this notion that They need something to help them be safe and supported with whatever has happened

Jaime Smiley (10:27.744)

Yeah, absolutely. So a lot of times people who really could qualify for assisted living still picture kind of the nursing home stigma, the nursing home of days past. So for those who qualify functionally and do have the funds to do it, we will always offer a tour sooner rather than later in the process. Even if it's just a local one that I don't...

Even if they're not choosing it, if we can get them in to see how assisted living is different than what they're picturing in their head, that usually softens that approach. For those who ultimately do need like 24-hour medical care in a nursing home, long-term care type setting, the emphasis

really is on the medical oversight. Because in an assisted living community, there isn't as much medical oversight that 24-hour

You know, nurse on site is not required. And there's certainly most of the times not daily physician visits like there is with the medical oversight of the long-term care and nursing home model. So then we have a conversation about, you know, for your loved one or for yourself, you wanna be in a place where you are the safest, where you're given the best support. So that is how we approach those conversations.

Andrea (11:50.27)

Thank you, Jamie. Oftentimes people want to stay in their homes. And that is an option for some. So how do we ensure, how do you ensure that the home is safe?

Jaime Smiley (12:03.132)

So that's a great question. And staying at home is very often a great idea. And very often, some minor adjustments to the home will make it a place that will support the individual and keep it safe for a while. So part of the work I do with Limitless Design and Build, and there's many people that do this, is there's home safety assessments and modifications that can be done. And it's simple things from, you know,

Jen Yanez Pryor (12:29.386)

Thanks for watching!

Jaime Smiley (12:31.152)

rearranging furniture, removing some throw rugs to maybe widening a doorframe to a bathroom so a wheelchair can now fit in rearranging where you access dishes and appliances in the kitchen so they're accessible to decrease reaching to decrease the risk of falls. It could be helping somebody set up an in home medication management system simple from pillboxes to you know, high tech

dispensers that are generated by apps and governed by apps now. Technology has really offered a lot of flexibility in the home and opportunities for people to stay home longer than before.

Jen Yanez Pryor (13:19.442)

Well, we've known for some time, I think, that the majority of people would prefer to stay home. But for some, affording that is the challenge, right? Because it's more expensive to bring care in, but, or even to modify the home. Are you seeing a lot of really great programs and connections in the community that can help those lower income individuals stay where they are, if that's what's going to be best for their overall well-being?

Jaime Smiley (13:29.561)

Mm-hmm.

Jaime Smiley (13:50.476)

Yeah, so there's been some in recent years, HUD, the Housing and Urban Development Program, part of the federal government has put lots of money towards grants towards organizations that will provide home modifications to low income housing. I know of one for sure that's actually just been awarded in the Greater Richmond area. So and they've offered this grant now.

or three times and there's no sign of it slowing down. Of course, I might be a little biased in this perspective, but I do think one of the best things about the grant is that there must be an occupational therapist leading the team. And I say that, of course, because I'm an OT, but also because OTs not only look at the home and how to make it, you know, maybe wide enough for a wheelchair to fit through, but also what does that individual have to do in the home? And so by having requiring an OT on the team for those grants.

has proven to be very beneficial. And I think that they continue to offer more grants because of the success of the program of years past. So I'm looking forward to that continued growth. We are looking at some adjustments for Medicare reimbursement in relation to allowing OTs and PTs to do home assessments in the home. So that's still kind of in its infancy, but there are definitely at the federal and state level,

a lot of awareness being brought to this issue to allow people to stay at home, even those maybe who don't have the funds to do some major renovations.

Andrea (15:28.438)

It's excellent to hear that they'll have an OT leading the way. And we have a diverse group of listeners from all kinds of backgrounds. So speak a little bit more to the importance of having occupational therapy in general as we age.

Jaime Smiley (15:44.38)

Yeah, sure. Great question. So occupational therapy helps individuals complete their daily activities to their fullest extent. And that could be everything from bathing, dressing, grooming, toileting, cooking, accessing community resources, taking public transportation, modifying the home environment. All of those relate to, of course, people as they age. Occupational therapists also work with children in the schools.

So they are able to engage properly in their home and school environment. So OTs have a wide breadth and depth of knowledge in relation to everyday functioning of people. We have a deep understanding of medical conditions and progression. So for example, I'm working with a woman who has MS and she would like to stay in her home as long as possible. She is wheelchair level, MS is...

multiple sclerosis. So she's going to continue to get weaker as she gets, as she progresses along. So when I'm doing her modifications, I'm not only looking for what she needs right now, I'm looking at modifications that she's going to need or be able to use six months from now, 12

months from now, two years from now. And again, without an OT on a team, like we were just talking about, you know, you may not have somebody with that insider foresight to be able to do that.

to kind of project what might be needed moving forward.

Jen Yanez Pryor (17:10.466)

such great points. It makes me think a little bit about your organization, Benchmark, they do a lot of the same work that some of these other big companies out there are helping people find placements. Do you see the value of what you bring different from...

what they do. Like, could you speak a little bit about what the difference is with going with a company like Benchmark versus another, you know, big national kind of operator?

Jaime Smiley (17:46.908)

Absolutely. What we do with senior advising is done at a national level and it's also done at a local level. Certainly when you're trying to find a place for yourself or your loved one, you want information that's going to be very relevant to your situation, your financial situation, your medical situation, the geographic situation. And so number one, by having somebody local do it.

is going to be more advantageous. It's going to be a more streamlined process because us at Benchmark, we, well, one, we work with all of these communities in this capacity, but we've all pretty much worked in, and some capacity as therapists, as directors, most of the skilled nursing and assisted living communities in central Virginia. So we are able to tell if a family's really passionate about a...

big life enrichment program. Their loved one is involved in things. They want a robust life enrichment program. Well, then we're going to look at which, you know, we know which communities are better at that. We know which communities are a little bit better with the medical management. We know which communities are a little quieter for somebody who doesn't really want a lot of hubbub. So that is very helpful. And again, we have the local eyes, but then we also have the clinical eyes. For example, we were working with a client

and she was in rehab, so we went and saw her there, talked to the family there, and due to her medical condition, she was unable to transfer to her right side. Like moving to her right, she would need complete help from the staff. If she moved to her left side, she could do it on her own with just like a raised toilet seat to get to the toilet. So when we toured with the client, the apartment that the community set us up with would have made...

the transfer to the toilet impossible. She would have required total help from a caregiver at the assisted living place. We were able to see this, understand this, and so we worked with the assisted living community and found the same apartment but flipped. So her transfers were to her stronger side. Therefore, she actually paid less money because it reduced her level of care. And in assisted living, you pay more depending on how much help you need.

Jaime Smiley (20:02.96)

So we were able to save money and make her independent. And so that is the benefit of having a local clinician type person be the advisor and looking for you.

Andrea (20:14.802)

And I'm sure the families and the patients greatly appreciate this personalized, local approach that you guys do at Benchmark. How have you seen the families respond to the work you all do at Benchmark for their loved ones?

Jaime Smiley (20:24.152)

Mm-hmm.

Jaime Smiley (20:31.408)

So the families that I think the most common response we get is relief. Just thank you for taking the burden of searching and calling and scheduling appointments off our shoulders. I just helped a family move their dad into memory care. They were still reeling the loss of their mother. And with that, I think, you know, their dad spout a little bit into depression and he had some memory issues to start with. And then he had a medical event resulting in the hospital stay.

and the family was just at their wits end. So, I talked with the son and daughter, interviewed them, got more information. And so I made some appointments and we toured and you can tell a lot of times, families don't even know what to ask. You don't know what you don't know. So after learning more about them and their dad, I was able to go along on the tours and ask the questions they didn't know to ask.

And so they were very thankful and relieved for that support in a time where they're just beside themselves anyway. Still mourning the loss of their mom, now their dad is going through this, and they have the guilt of, I told my parents I'd never put them in a home. That's very common. I promised I would never put them in a home. And we try to find a lot of options that people feel more comfortable with, that they realize you're not putting

your parent or loved one into a home and it's this negative thing. You're having them somewhere where they have the support available to make them successful and then you can just come visit your loved one whenever you want and you don't have the stress and weight of being the caregiver. So a lot of relief, a lot of thanks, it's kind of the common themes.

Jen Yanez Pryor (22:18.374)

Yeah, I love hearing all these stories because I think it really highlights kind of the value of the work that you all do. And I'm thinking back again to the beginning of our conversation and what we talked about planning. And for...

our listeners who maybe haven't started that journey yet, like where, what is your advice for how to get started? How do we shop around for options? You know, it can seem very overwhelming for many of the things that you spoke about already.

Jaime Smiley (22:54.848)

Yeah. So, you know, the first, there's multiple first steps you can take. One is to have a basic conversation with your loved ones, just saying that you're going to start thinking about senior planning. And don't, I don't want people to think they have to be, you know, 70 years old to start this process. You know, in your 40s and 50s is a great time because if you opt for long-term care insurance, you know, in your 50s is kind of usually when you want to purchase it.

So just number one, inform your family that you wanna start senior planning, regardless of what age you are. At that point, make an appointment. If you have a financial advisor or financial person that you use, reach out to that person. When you want to explore what your options are in terms of what specific communities are available, you can reach out to a place like us, like Benchmark. You can go to our website. And we provide

monthly blog information where we provide actually education about topics relating to this. You can also sign up there for our monthly newsletter, which again provides information on what to ask your financial planner, a will versus a trust, you know, a lot of educational information like that. It's definitely just the place to start.

Andrea (24:17.474)

Thank you, Jamie. And thank you for, first of all, the work you do in helping people just navigate this difficult, often difficult space. So thank you for that. And thank you for coming on and sharing with our listeners. Before we wrap up, is there anything else you'd like to share with our listeners about your work or just anything to do with us navigating long-term care or this healthcare continuum?

Jaime Smiley (24:43.04)

Yeah, so I always say an educated consumer is a happy consumer. So the more that you can look for educational opportunities in the community about different aspects of senior care, looking for those opportunities to participate or ask questions, the more knowledge you have, the happier you will be in your senior years and

the more comfortable your families will be, your family members will be, if they have to make decisions on your behalf because that information will already have been shared. And the last thing anybody wants is their transitioning into a senior environment, could be their possible last move is to have it be stressful for family members. So again, just seek out education, go to the benchmark website. We have lots of information there just to get started.

Jen Yanez Pryor (25:39.562)

Lovely and I know you have a couple of resources we have linked on the blog. Briefly could you just kind of define what those are for our listeners?

Jaime Smiley (25:51.204)

Yep, so it'll be information about benchmark also be information if you're interested in any home modifications kind of just some simple ones that everyone can do around their home to stay safe like tip sheets. Also, a link to limitless design and build if you're looking for a custom solution will be up there. There'll be a little bit of information as well. It will be links to

some aid and attendance information for those on Medicaid. Aid and attendance, they do offer a little financial support for some assisted living options. So that again, I would not expect anybody to navigate that completely by themselves, but it will provide a little bit of information so you know what questions to ask.

Jen Yanez Pryor (26:33.894)

Excellent. Thank you so much, Jamie, for joining us today. And I want to thank our listeners for tuning in. I've learned a ton.

Andrea (26:42.986)

Yes, thank you so much, Jamie. Yes. And please join us again next week for another amazing episode of Aging For All.

Jaime Smiley (26:45.069)

Thank you guys.