

# Asset Protection Law Newsletter



FROM MARK A. ROSEMAN, ESQ.  
WELLS FARGO BANK BUILDING  
3325 HOLLYWOOD BOULEVARD, SUITE 308  
HOLLYWOOD, FLORIDA 33021-6926

BROWARD TELEPHONE (954) 963-8719 ♦ MIAMI-DADE TELEPHONE (305) 326-7400 ♦ WEBSITE: [WWW.ROSEMAN-ELDER-LAW.COM](http://WWW.ROSEMAN-ELDER-LAW.COM)

**A FREE LEGAL UPDATE FOR ELDERS AND SAME SEX PARTNERS WHO SEEK ASSET PROTECTION ♦ OCTOBER, 2015 EDITION**

## CAREGIVING AND ANXIETY

When you work as a caregiver, your life is no longer your own. Your role is to help someone who is suffering through injury or illness try to be as comfortable as possible, responding to their every need and putting the focus entirely on them.

It's no wonder that caregiving takes such a toll on a caregiver's emotions. It takes a great deal of mental strength to handle not only caring for the patient (who may be someone you care about,) but also dealing with their own emotional struggles. It's only human for that to cause a great deal of stress.

Caregiving is about giving of yourself – your time, your energy, and your emotions – to someone who is suffering. The emotional effects can be pronounced. One of the most common consequences is caregiver's anxiety.

This anxiety may be due to any number of causes:

•**Lack of Self Care** – Often it's easy to get too caught up helping others, and not focusing on your own personal problems. Without your own coping strategies to help you recover from the day's stresses, you may become prone to anxiety.

•**Concerns Over Ability** – When you're acting as a caregiver, the person's health and wellness are in your hands. If you make any mistakes – or if the illness worsens on its own – you may experience stress that can lead to anxiety.

•**Verbal Abuse** – Some caregivers suffer at the hands of the ones they're caring for. Everyone being cared for is not kind and considerate. Some provide constant verbal abuse or express frustration and doubt constantly. That can take a toll on your emotional health.

•**Personal Mortality** – Being a caregiver also causes people to reflect on their own mortality. As you watch someone fall deeper

into a terminal illness, it's not uncommon to experience fears of your own imagining what can occur in the future.

The above list represents just a small sample of the ways being a caregiver can affect your mental health. If you already have a mild to moderate anxiety problem, being a caregiver may exacerbate it considerably.

### How to Cope with Caregiver Anxiety

Anything you can do to feel calm, happy, and relaxed is a worthwhile coping strategy, provided it is both mentally and physically healthy. If you have a strategy that works for you, explore it. The following are useful places to start when you're looking for coping strategies:

#### •Therapy

There's a war going on between the pharmaceutical drug industry and the herbal supplement industry about who creates the safest and most effective ways to address anxiety and other mental health issues. But therapy is 100% safe and provides as many benefits. It is a long term anxiety reduction solution. Never be afraid to ask for help.

#### •Support Groups

Most cities have caregiver support groups you can join. Others are going through the same anxiety you're going through and sharing in the same types of experiences. Surrounding yourself with people who know where you're coming from can provide support, guidance, and coping strategies.

This is a useful way to handle your own anxiety and may give you people beyond the support groups with whom to bond.

#### •Spend Time With Friends

One of the issues many caregivers have is they are so mentally tired after caregiving that they cut themselves off from others.

Unfortunately that is one of the worst things you can do. Social support you get from the people you care about is one of the most important and simple treatments available for anxiety.

Force yourself to see those you care about. It will keep your mind off things like mortality and focused on important positive feelings and emotions.

#### •Reduce Non-Caregiving Anxiety

In many ways, anxiety is an additive experience – if you have anxiety, and you experience more anxiety elsewhere, it is as though the anxiety has built upon itself, so you're experiencing twice the anxiety you would normally.

By combating your non-caregiving anxiety (removing yourself from stressful friendships or relationships, employing daily relaxation techniques, etc.) you can reduce the caregiving anxiety.

## News You Can Use

### 2015 FLORIDA MEDICAID LIMITS

Gross Monthly Income Limit for Medicaid Applicant:	<b>\$2,199.00</b>
Asset Limit (Individual):	<b>\$2,000.00</b>
Asset Limit (Couple):	<b>\$3,000.00</b>
Medicare Part B Premium:	<b>\$104.90</b>
Community Spouse Resource Allowance:	<b>\$119,220.00</b>
Minimum Monthly Maintenance Income Allowance:	<b>\$1,966.25</b>
Maximum Monthly Maintenance Income Allowance:	<b>\$2,980.50</b>
Monthly Personal Needs Allowance:	<b>\$105.00</b>
Excess Shelter Standard:	<b>\$589.88</b>