PILLS, BILLS and WILLS



Helpful information after a diagnosis of Dementia

Medication

Following a diagnosis of dementia or Alzheimer's disease you may be prescribed medication that could improve your symptoms or possibly slow down the progression of dementia. These medications are mainly prescribed to treat Alzheimer's disease or 'mixed' dementia (Alzheimer's disease and a vascular or blood vessel condition). They are not curative but rather in some cases help to either delay symptoms or help maintain function.

All medications have more than one name. The *generic* name is the chemical name and the *proprietary* name is the brand name of the product.

The three main generic drugs that are prescribed are:

- Donepezil
- Rivastigmine
- Galantamine



Another medication called *memantine* can also be prescribed, either on its own or in conjunction with one of the other medications. It is usually prescribed later in the illness.

Side effects

The medications for Alzheimer's disease generally cause few problems for people but a small minority of people experience side effects. **Side effects** can include nausea, diarrhoea and vivid dreams. These usually settle down after a few days but if they persist, then speak to your doctor about the difficulties you are having. The doctor may lower the dose of the medication, change the medication, give it to you in a different format (e.g. a slow release 'patch'), or stop it all together.

If you are being treated for vascular disease (hardening of the blood vessels) it is very important that you take the medication prescribed. Statins (used to lower cholesterol) and low dose aspirin are often prescribed to prevent the vascular disease from worsening.

General brain health advice

Your doctor may also talk to you about '**lifestyle**' and advise you about issues such as stopping smoking, limiting alcohol intake, eating a healthy diet and taking more regular exercise.



Exercise is very important for all of us. Even for people aged 65 and over, it is recommended they take a minimum of 30 minutes exercise per day. A brisk walk that raises your heart rate but does not leave you

breathless is advisable. Exercise is good for both your cardio-vascular (heart) and brain health.

A 'Mediterranean' style **diet** is also often recommended. This simply means a diet that is high in fruit and vegetables and low in red meats and fats such as butter. Eating fish twice or more a week is advised and eating white



meat such as chicken is preferable to red meats like steak.

Mental stimulation is also very important for good brain/cognitive health. This should involve doing an activity that you enjoy but also an activity that exercises your brain such as crosswords or Sudoku. Do not be frightened of attempting **new** experiences. This could mean going to the theatre or a rugby match or even something small like brushing your teeth with your left hand (if you are right handed) or vice versa. If you have access to the internet, then check out <u>www.hellobrain.eu</u> for more advice on brain health.

Social Engagement



Getting **out and about** and meeting people is better for you than sitting at home watching TV. Try to keep up your contacts with family, friends and neighbours. Consider joining a local club or Active Retirement Association.

Library and local parish notice boards can be a good source of information about activities in your area.

Keeping socially engaged helps to keep you mentally sharp as well as being fun.

Stress, anxiety and depression can all make memory problems worse. Visit your doctor if you are having problems in these areas. Try to avoid stressful situations as best as possible.

Financial Advice

Here are some things to consider if you, or someone you know, is diagnosed with a dementia.

Maximise your income

If you are still **working**, make sure to seek out professional advice before making any decision about your job. Dementia is a disability and there are laws to protect you. Claim any **Social Welfare** benefits that you may be entitled to such as Disability



Allowance, Illness Benefit or Invalidity Pension. Those living with or caring for someone diagnosed with dementia may be entitled to a Carers Allowance, Carers Benefit, Respite Care Grant or the Household Benefits Package.

Contact your local Citizens Advice Centre for further details.

Bank Accounts and Utility Bills

If your **personal finances** are complex you may want to simplify or **'streamline**' your affairs. This could mean having one or two bank accounts rather than several. Most bank accounts can now be managed

over the **Internet**. This means that you can pay bills and manage your finances from home. You might want to get someone you trust to help you with this.



Utility companies, such as Bord Gáis and ESB, are reluctant to speak to people not named on the bill so put your **utility bills** in joint names if possible. This will mean that a family member or close friend can contact the utility company on your behalf if there is a problem or if you wish to change provider.

Apply for a Medical Card



Under the age of 70, the **means tests** for the **Medical Card** can be restrictive. However a couple living together could have a disposable income of just under €1200 per month and still

qualify. Over the age of 70 the income limits widen. A couple could have an income of around €3600 per month and still qualify for a medical card. If you apply for the Medical Card and fail to qualify you are automatically assessed for the **GP Visit Card**. This entitles you to **free** visits to your GP. A couple (over 70) could have a combined monthly income of €5600 and be entitled to the GP Visit Card.

In some circumstances a person diagnosed with a dementia may qualify for the **Long Term Illness Scheme**. This scheme normally covers the costs of drugs, medicines and medical equipment for the treatment of certain medical conditions. Alzheimer's disease or dementia is not listed but this does not mean that you are not eligible. Application forms are available at your Local Health Office and on line. Visit your local **Citizens Information Centre** for more advice. Check your Insurance policies

Some life insurance policies and mortgage

protection policies pay out early on a diagnosis of conditions such as Alzheimer's disease. Other



insurance policies such as **Specified Illness** cover or **Critical Illness** cover may also pay out on diagnosis. If you have some form of **Income Protection** insurance this might also help if you were no longer able to work. Some of these payments may be life changing so check your policies carefully. Visit your nearest **Free Legal Advice Centre** for more advice.

Wills and Enduring Power of Attorney



In very simple terms, a '**Will**' is a document where you nominate someone, the 'Executor', to manage your affairs **after** you die. Following your death, this person will divide up your estate and give it to the people you named in your will. If you have been diagnosed with dementia and provided you continue to have capacity and can make rational judgments, it is important that you make a will. This means that you can choose what happens to your

estate when you die.

An '**enduring power of attorney**' is a document where you nominate someone to manage your affairs **before** you die. The person (or people) that you have named can only take over your affairs if you do not have the ability to make a decision for yourself. <u>Only a medical doctor and a lawyer</u> can decide whether you can make valid decisions for yourself.

To put an enduring power of attorney in place you must visit a **solicitor** and that solicitor must be certain that you understand what you are doing. If the solicitor is certain that you are making an informed decision then he/she will help you to complete the necessary paperwork.

Remember there is no set fee for this work so 'shop around' for a reasonably priced service. Once the enduring power of attorney is drawn up it has no legal power until it is '**registered**' with the High Court. To register the enduring power of attorney the solicitor has to lodge the papers with the High Court. The High Court charges the solicitor €60 for this task. Please be aware that the solicitor may charge you **considerably** more and you should clarify the cost before proceeding. Visit your nearest **Citizens Information Centre** or **Free Legal Advice Centre** for more information.

Driving

Following a diagnosis of dementia your doctor is best positioned to advise you on whether to continue driving or whether to stop. Many people continue to drive successfully after a diagnosis.



However if you wish to continue driving, you **must** take the following steps:

Tell your **insurance company** about the diagnosis. The latter will tell you what is required in order to ensure your insurance is valid.

Notify the National Driving License Service. You will have to visit your local centre with –

- (1) Your current Driving License
- (2) Proof of your PPS Number
- (3) A completed Driving License application form (D401)
- (4) A Driving License Medical Report (D501) completed by your doctor
- Your doctor may ask you to take an 'on-road driving assessment'.
 The assessment needs to be carried out by an *appropriately qualified driving assessor* and your doctor should be able to suggest someone to provide this service for you.

Useful Contact Information

Citizen's Information – www.citizensinformation.ie 20761 07 4000 Free Legal Advice Centres – www.flac.ie 21890 350 250 National Driving License Service – www.ndls.ie 20761 08 7880



