MFS HERITAGE PLANNING® > ELDERCARE

How to Help a Loved One With Alzheimer's Disease

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Is a person close to you suffering from Alzheimer's disease, or are you concerned that they may be? Alzheimer's is an increasingly common disorder. Learn about its symptoms, what to do if you worry someone you love has Alzheimer's and what to expect as the disease progresses through its natural phases.

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The person who used to care for you now needs care themself. Family relationships are often flipped as parents become childlike and children take care of their parents. A spouse may also take on the all-consuming, full-time role of unpaid caregiver for a loved one with Alzheimer's.

More than 7 million Americans are living with Alzheimer's in 2025. By 2050, this number is projected to rise to nearly 13 million.[1] Alzheimer's is the most common cause of dementia among the elderly. It usually affects people gradually. But, over time, it can take quite a toll on your loved one and their entire network of family members and caregivers.

Warning signs of Alzheimer's

How do you know if someone has Alzheimer's? Common signs of mild Alzheimer's include

- repeating a question again and again
- repeating a story word for word
- forgetting how to do basic, everyday activities, such as cooking, making repairs or playing card games
- becoming unable to pay bills or balance a checkbook
- getting lost in familiar places
- neglecting to bathe or shower, or wearing the same clothes repeatedly and denying that this is happening
- becoming confused and forgetting the names of people, places, recent events or appointments
- relying on others to make decisions previously made independently

Differentiating Alzheimer's from normal memory loss

One of the first signs of the disease is the loss of short-term memory. For example, someone may forget recent conversations or events. But some loss of memory is common as we age. The normal,

[1] Source: Alzheimer's Association. 2025 Alzheimer's Disease Facts and Figures.

KEY POINTS

- It is believed that staying physically and mentally active and eating nutritiously can ward off or delay Alzheimer's.
- Alzheimer's disease is different from normal, age-related memory loss. Look for a number of signs that could indicate Alzheimer's before assuming anyone has the disease.
- If someone close to you has a mild case of Alzheimer's, now is the time to take legal and financial action, such as drawing up a power of attorney or a health care proxy, before the person's mental capacity has declined.

This material should be used as helpful hints only. Each person's situation is different.
You should consult your investment professional or other relevant professional before making any decisions.

minor, age-related loss of memory is known as "age-associated memory impairment" (AAMI). AAMI is different from dementia, including Alzheimer's, in that it does not progressively worsen, nor does it tend to disable people the way Alzheimer's does.

Common changes as the disease progresses

Alzheimer's is a slowly progressing disease. It starts with mild memory loss and ends with severe brain damage. The course of the disease varies, as does its rate of progression. On average, people with Alzheimer's live for four to eight years after they are diagnosed, but can live as long as 20 years, depending on other factors.

Middle stage – As Alzheimer's progresses, the changes become more noticeable. Those afflicted by the disease will need more help with day-to-day living. They may need to be reminded about eating, washing or changing clothes. They may fail to recognize people or confuse them with others. They may become easily upset, frustrated or aggressive.

Other middle-stage symptoms include

- wandering off and getting lost
- mixing up night and day
- experiencing hallucinations, such as seeing, hearing, smelling or tasting things that are not there
- being restless, as exhibited by pacing, trying doorknobs or touching draperies
- becoming a safety risk when alone because of forgetfulness; forgetting, for instance, to light the stove after turning on the gas, or forgetting to shut it off

Severe or late stage – In the most advanced stage, a person with Alzheimer's will become totally dependent on others for care. They may be unable to recognize familiar objects, surroundings or even close relatives.

Other late-stage indications include

- being difficult to understand, speaking gibberish
- being physically frail
- losing weight
- losing control of bowel and bladder
- being too unsteady or weak to walk or stand alone
- crying out, groaning, screaming or mumbling loudly
- sleeping more

Diagnosis, treatment and care

No single factor has been identified as the cause of Alzheimer's. A combination of factors may contribute, including age, genetics, environment, diet and overall health. A diagnosis is often made by ruling out other causes of symptoms. There is currently no cure for Alzheimer's. However, some drug treatments may ease the symptoms or slow the disease's progress among people with mild or moderate dementia.

When caring for someone with Alzheimer's, it is good to try to help them live as independently as possible for as long as possible. Although you may be tempted to do things for them, people with dementia are more likely to retain a sense of self-worth if they are given the chance to do things on their own. You can help by providing support if necessary, including emotional support and reassurance. As the dementia progresses, the person dealing with the disease may need more help with everyday activities, including washing, bathing and dressing. Eventually, you may have to consider external resources.

What you can do to maintain the brain

Although Alzheimer's has no cure yet, research has indicated that lifestyle changes can lessen the chances of developing the disease or delay its onset. The Alzheimer's Association's "Maintain Your Brain" campaign advocates physical and mental exercise, good nutrition and generally healthy habits.

- Physical exercise – Stay active, walk every day, work out.
- Mental stimulation – Read, converse, work on crossword puzzles, play Scrabble, play cards, take a class.
- Nutrition – In addition to maintaining a well-rounded diet, take a multivitamin that includes folic acid and vitamins E and C, and eat foods rich in omega-3 fatty acids.
- Good health habits – Maintain a healthy body weight, keep your blood pressure and cholesterol level low and avoid smoking.

What you can do medically

If you are concerned that you or someone close to you could have Alzheimer's, see your family doctor. Your general practitioner may ask a specialist, such as a psychiatrist or neurologist, for help in the diagnosis. An early diagnosis could help you or your loved one plan and identify sources of advice and support and may lead to earlier access to treatments.

There is no single diagnostic test for Alzheimer's, but a complete medical and neurological evaluation will help rule out other possibilities, such as infection, vitamin deficiency, depression, thyroid problems or brain tumors. A brain scan — such as computerized tomography (CT) or magnetic resonance imaging (MRI) — may help indicate what is happening in the brain. Other types of medical tests include a blood test, urinalysis and an electroencephalogram (EEG), along with memory and thinking skills tests.

Medical care for people with Alzheimer's can be provided at home by relatives or by health care professionals such as social workers, nurses, therapists and case managers. It also can be provided in an adult daycare or nursing home. As the disease progresses, you or the person close to you may explore all of these options.

Medicare* and Alzheimers (if in the US)[2]

Medicare Part A will cover:

- In-patient hospital stays, after deductible is met
- Up to 100 days of Skilled Nursing Home Care in a limited set of circumstances
- For those that a doctor has deemed at the end-stages of life, hospice may be provided in their home, in a skilled nursing care facility, or in an in-patient hospice facility, depending on their circumstances and needs.

Medicare Part B will cover:

- 80% of the approved cost of treatment after the yearly deductible is met.

Every 12 months, a Medicare recipient can go for an Annual Wellness Appointment and Health Risk Assessment. Conducting the Health Risk Assessment prior to the Annual Wellness Appointment may allow for important considerations and discussions with your health care provider.

Medicare also covers Cognitive Assessment and Care Plan Services for those diagnosed with Alzheimers or other cognitive impairments.

Medicare recipients may also want to consider Part D Prescription Drug plans for their medication, or additional insurance such as Gap/Supplement plans, Medicare Advantage (Part C) Plans, or Special Needs Plans. Please work with a Medicare Specialist to understand your choices.

For Caregivers:

Medicare also offers the GUIDE (Guiding an Improved Dementia Experience) Program. This is a program for those with dementia and their unpaid caregivers for access to education, support, care coordination and respite services. Please contact the Centers for Medicare and Medicaid services for more details pertaining to this program.[3]

What you can do legally and financially

Because Alzheimer's involves a predictable decline in a person's mental capacity, it is important to use the time wisely before you or your loved one are no longer able to make important decisions. Once a person with Alzheimer's is no longer mentally competent, it is too late to designate someone to make decisions regarding health care, financial planning and estate planning.

Consider taking these steps soon:

- Advance directive – This could be a power of attorney or a health care proxy. A power of attorney will allow someone else to make key decisions regarding financial and estate planning. A health care proxy will empower family members or close friends to make health care decisions as needed.
- Estate inventory – Before conducting estate planning, take an inventory of the resources available, including income and assets, health insurance and community resources.
- Estate planning – Have an estate planning expert create or update a will and other estate planning documents, such as a living will or trust.

*Medicare does not cover long-term or custodial care.

[2] Source: Centers for Medicare and Medicaid Services.

[3] Available to those enrolled in Medicare Parts A and B. If on a Medicare Advantage Plan/Part C, please check with your provider to understand options.