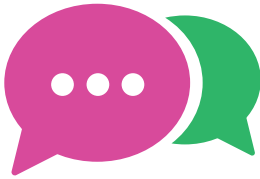
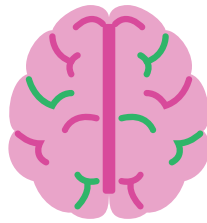


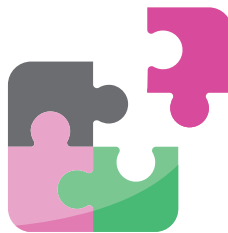
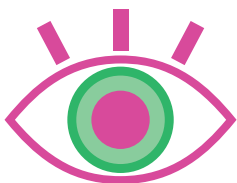
HSBC Life

“Eldercare Promise - living with dementia”

What is



dementia



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Is dementia common in Hong Kong?

Dementia has become an increasingly common health problem in Hong Kong. Currently, it is estimated that 5-8% of the people over 65 years of age have dementia while this number is estimated to be 20-30%¹ among people who are over 80 years old. It is estimated that the number of people diagnosed with dementia will increase by two folds in the next 20 years².

According to research into care services for elders with dementia published in 2017, the number of elderly with dementia is expected to rise in the coming decades due to an ageing population. This will place an increasing burden on our community both economically and socially. The research also highlighted a 2010 study which stated the cost of residential care for people with dementia aged 60 and above will increase from HK\$1.6 billion in 2010 to HK\$4.2 billion in 2036. Hong Kong's ageing population is a problem that will be a huge burden for society, bringing financial concerns to many families looking after dementia patients.

How to distinguish between normal ageing and dementia?

Is a family member showing one or more of the following symptoms?

1

Do they often forget or lose any of their personal belongings such as reading glasses?

2

Do they ever get lost near home?

3

Do they wear summer clothes during winter?

4

Do they often forget simple words and find it difficult to express themselves clearly?

5

Has their personality changed dramatically; are they perhaps becoming suspicious or scared?

6

Have they lost interest in social activities and prefer not to go out?

If anyone in your family is showing these symptoms, or finding it hard to learn new things, please contact a doctor for professional assessment and diagnosis.

Source:

1 Providing care services for elders with dementia, Legislative Council Information Research Unit, February 2017.

2 The number of people with dementia in Hong Kong will increase significantly from 115,000 in 2016 to about 240,000 in 2036. Source: The Chinese University of Hong Kong Medical School (2018 Press Release).

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Main types of dementia and high-risk factors

There are different types of dementia. The causes, symptoms and impact on patients vary.

Alzheimer's disease

Abnormal substances in the patient's body disrupt signals from the brain, destroy connections between brain cells and cause body functions to gradually decline. This can include loss of memory, inability to perform day-to-day tasks, loss of focus when speaking, and being repetitive³.

Vascular dementia

The second most common type, vascular dementia causes damage to the brain due to stroke or vascular disease. The patient's health can deteriorate very quickly³.

High-risk factors of dementia

Research has shown that dementia is closely related to what we know as the 'three highs' – high blood pressure, high blood sugar and high blood cholesterol. Dementia may also be hereditary, so if any immediate family members have dementia, the chance of developing such condition increases. Other high-risk factors include brain trauma and mental problems such as anxiety and depression⁴.

How to assess the risk of dementia earlier

Medical staff can help diagnose whether a patient is suffering from dementia based on symptoms, clinical assessment and examination. In general, "MMSE" (Mini-Mental State Examination), "MOCA" (Montreal Cognitive Assessment), computed tomography, MRI and blood tests can help medical staff assess and diagnose patients with symptoms of dementia or other diseases that lead to similar symptoms⁵. White matter hyperintensities are one of the important indicators of dementia. MRI for the brain is the standard method for detecting white matter hyperintensities and is generally used after the symptoms of dementia have appeared⁶.

New developments in medical research⁶

With advances in medical research, many new technologies can now assess the risk of dementia before the emergence of symptoms. Automatic Retinal Image Analysis is the first cognitive health risk assessment process that can accurately screen for the risk of developing dementia. An image of the retina of both eyes is captured and uploaded to a central data processing system⁷ to assess the risk index. The test is fast and simple, with the entire process only taking around 15 minutes⁸ from image capturing to report generation. It can effectively detect white matter hyperintensities caused by cerebral small vessel disease.

Source:

³ Excerpts of dementia from Hong Kong Alzheimer's Disease Association website.

⁴ Hong Kong Hospital Authority Smart Patient website on dementia.

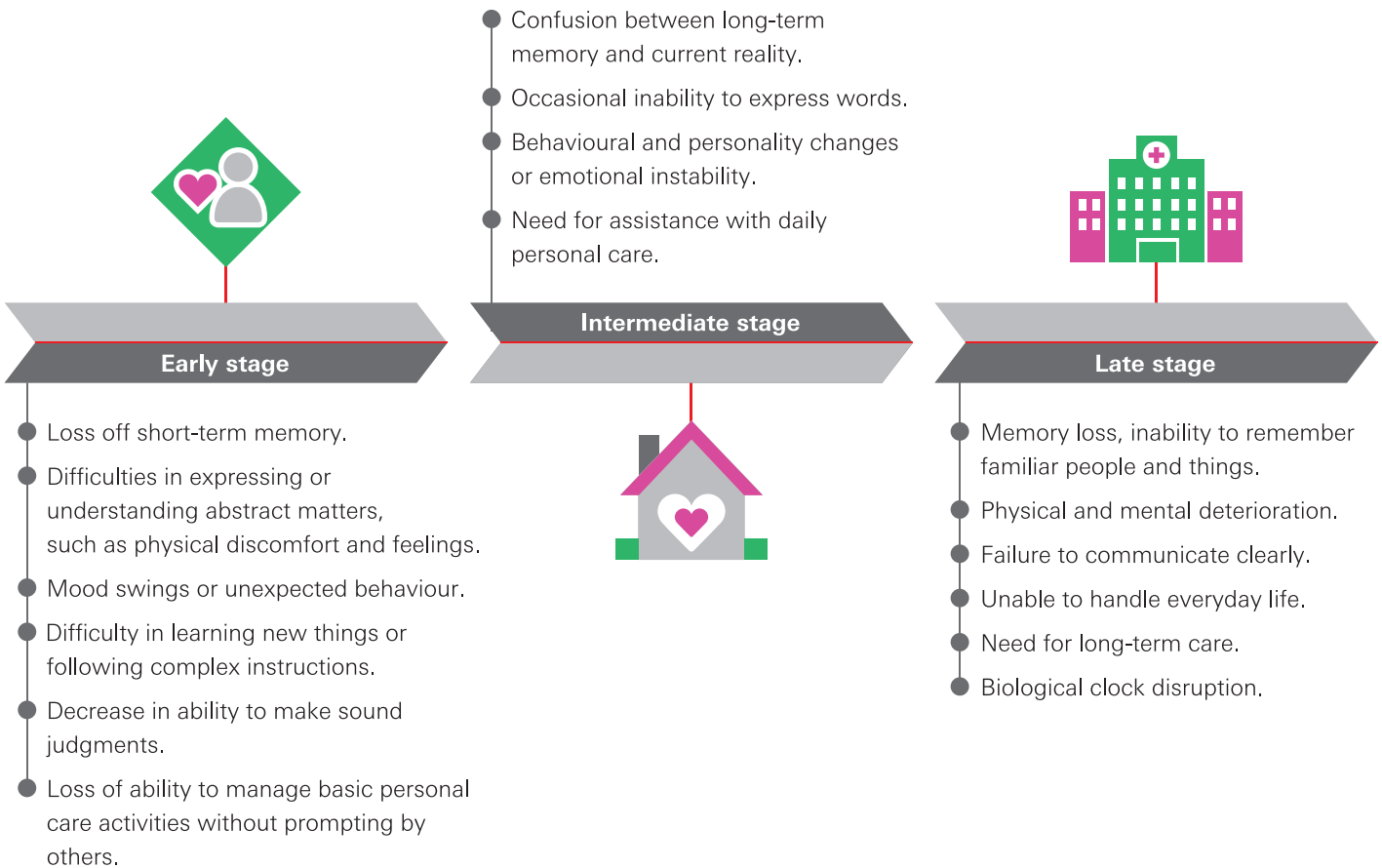
⁵ Pro-Wellness Health Group: Mini-Mental State Examination (MMSE) and Montreal Cognitive Assessment (MOCA).

⁶ Health View Bioanalytic Limited.

⁷ The central data processing system for cognitive health checks is operated and managed by Health View Bioanalytic Limited.

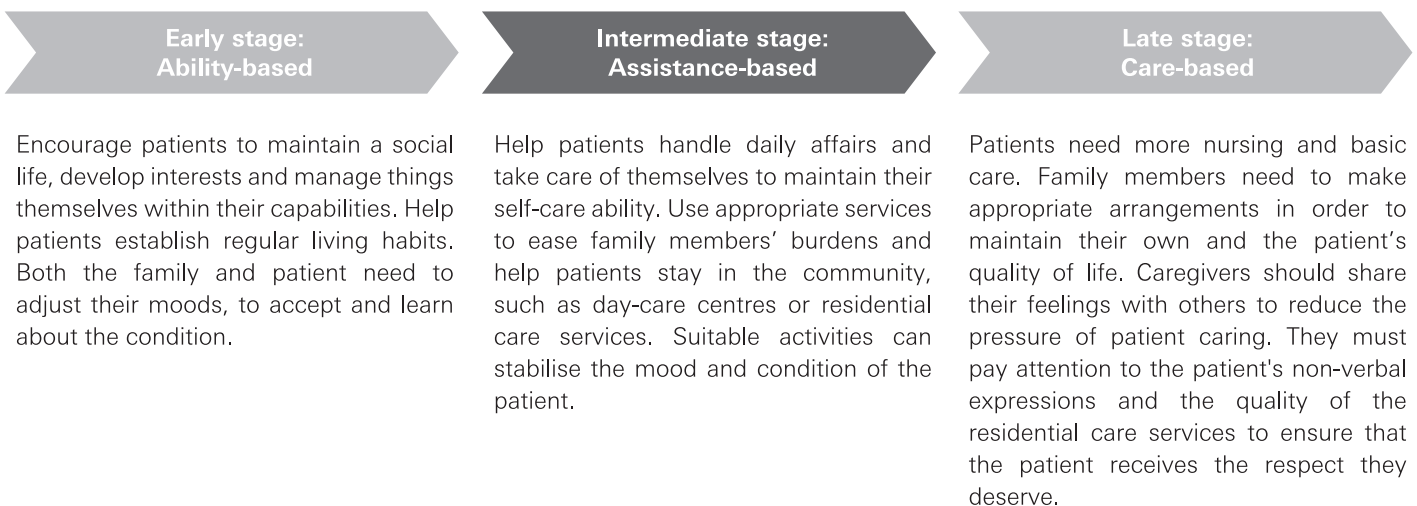
⁸ The entire testing process includes retinal imaging and results analysis.

Different stages of dementia⁹



How do families care for patients at different stages¹⁰?

Different problems occur for patients at various stages including communication, social, emotional, behavioural and safety issues. Hence, there are different priorities and skills involved in caring for patients:



Source:

⁹ Jockey Club Centre for Positive Ageing (JCCPA) Integrated Services Centre excerpts on symptoms at different stages section.

¹⁰ Jockey Club Centre for Positive Ageing (JCCPA) Integrated Services Centre excerpts on basic care skills section.

Tips on preventing dementia¹¹

Although there is currently no treatment available to cure dementia, developing healthy living habits can help delay and prevent the onset of dementia such as:



Find ways to stimulate thinking.



Take an adequate amount of exercise.



Maintain a balanced diet, stop smoking and drinking alcohol.



Broaden social life and communicate more with others.



Develop healthy hobbies that stimulate the brain.



Perform regular body checks and cognitive testing.



Stay optimistic and maintain positive energy.

Support and cost of caring for dementia patients

Family members should establish a long-term care plan, budget for future medical costs, arrange appropriate protection and seek professional evaluation and advice. Family members can help the patient make future financial arrangements while they are still of sound mind, eg Enduring Powers of Attorney, Advance Directives and Wills. We are committed to promote and build, through public-private partnerships, a support network for people with dementia. We understand that for the caregiver there are many psychological and economic pressures. Besides a support network, family members need to be aware of the expenses incurred in caring for patients, such as nursing home costs and medical expenses, and be prepared well in advance.

The following offers a reference to the daily expenses required for taking care of a patient with dementia.

		Hong Kong dollars
Hiring helpers ¹²	Minimum allowable monthly wage for foreign domestic helpers (FDHs) in Hong Kong	\$4,520
Physiotherapy ¹³		\$500 to \$2,500 (per hour)
Speech therapy ¹⁴	Hong Kong Adventist Hospital	First-time assessment fee \$1,080 (per session) Speech therapy package fee for the next seven sessions \$5,600
Acupuncture ¹⁵	Kwong Wah Hospital Chinese Medicine (per acupuncture treatment)	\$180 to \$250
Massage ¹⁶	EasyHome Service Health Care Massage	\$320 (per hour)
Day care centre ¹⁷	Jockey Club Centre for Positive Ageing (daily) (cost of pick-up service depends on area)	\$410 to \$535
Nursing home fees ¹⁸	Service provided by NGOs (monthly)	\$20,000 to \$40,000
Medical expenses including medical treatments ¹⁸	Private doctors (monthly expenses after bi-monthly visits)	\$1,000
Private care / Elderly escort services ¹⁹	Humansa nursing / Escort and elderly sitting (average 8 hours per month)	\$800 to \$1,600

The above information and related medical expenses and nursing expenses are for general reference only and do not constitute any recommendation.

HSBC is the first dementia-friendly bank in Hong Kong to launch the Basic Banking Account with Independence to help people with diminished mental capacity by offering assistance and tips on managing their financial affairs on their own. For more information about our Basic Banking Account with Independence, please contact your Relationship Manager.

Source:

¹¹ Hong Kong Alzheimer's Disease Association

¹² GovHK, September 2018

¹³ Consumer Council survey results on physiotherapy services fees, February 2019

¹⁴ Hong Kong Adventist Hospital

¹⁵ Kwong Wah Hospital, April 2017

¹⁶ EasyHome Service

¹⁷ Jockey Club Centre for Positive Ageing (JCCPA), effective from 1 September 2018

¹⁸ Provided by Hong Kong Lutheran Social Service

¹⁹ Humansa Rehabilitation and Wellness Enhancement Service

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