

# Caregiver Guide

## **EXCELLENT INFORMATION – A Must Read**

### **Planning Ahead**

Have you ever said or heard others say, "I don't ever want to be a burden to my children"? It's a common thought, but what have you done to insure that you won't be? If your parents share these sentiments, now is the time to initiate dialogue with them before it's too late. The inevitable future includes aging for all of us.



Many of us, seniors included, will be called upon as caregivers of our loved ones. The first "baby boomers," the group born after World War II ended, are just entering their 60s. It is likely that this group of Americans may spend more years caring for elderly parents than they spend raising children. They truly exemplify the sandwich generation.

Caregiving can be complicated. Finding resources and making decisions is not an easy task. The entire family should be addressing caregiving issues. If elderly parents are capable, by all means, involve them in an open discussion of issues directly related to their future. If they seem reluctant at first, persist. It's far better to "air" their fears and yours now, while they are still capable. Be sure to involve all siblings in the discussion even the "long distance" children. If they can't be there, keep them well informed, preferably in writing. Informal letters serve well.

### **General Issues**

- Who will be the principal caregiver?
- What involvement will siblings have?
- Which responsibilities can be shared? By whom?  
(Supervising medications, shopping, doctors, day care, etc.)
- Is communication open and honest between caregiver and elderly person?
- Do family members share feelings and information?

### **Financial and Legal**

- What is the person's financial situation?
- Is there a list of assets, their value, their locations?
- Is there a private pension? Is it mailed directly to a bank? Which one?
- What is the social security amount? Is it directly deposited? Where?
- Are there other sources of income? Annuities, stocks, interest, IRA's, CD's, safe deposit box?
- What are the debts? Mortgages, car payment?
- Is there a need to apply for SSI, Supplementary Security Income?

- Is medical coverage adequate?
- Is there a prescription plan? Long term care insurance? Medicare? Medicaid?
- Has anyone consulted an eldercare attorney?
- Has the elderly person transferred any assets?
- What is the "time frame" in your state for transferring assets before being qualified for Medicaid?
- Is there a will, a living will, a power of attorney, a durable power of attorney that lasts beyond incapacitation? Where are they kept?
- Is there an insurance policy? Where is it kept?

## **Housing**

- What housing options are possible? Can the elderly person live alone?
- What about an assisted living facility?
- Is a nursing facility or a personal care facility needed?
- Is senior housing or shared housing an option?
- Is a life care community feasible?
- Has the person or family any "up-front money" available for some period of personal pay in a nursing home?

## **Physical Condition**

- Has the person had a recent physical? Is there a family doctor? Has a geriatric assessment been ordered?
- What medications are being taken? By prescription? Over the counter?
- Ask the pharmacist or doctor if any medications interactions should be avoided. Ask if any meds should not be taken together. Any foods avoided?

## **After Death**

- Are there any pre-paid funeral expenses? Any specific funeral wishes?
- What funeral home? A viewing? A family plot?
- Cremation? Any specific desires?
- Can you discuss death with the person for whom you are caring? Why not? Most of the elderly do not fear discussion of death.

Source: <http://www.caps4caregivers.org/guide.htm>