



# FIRST MEETING GUIDE

**Savvy Caregiving**  SM  
FOR BOOMERS

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<b>Start Building Your Caregiving Plan Checklist</b>
Name:
Date:
Contact information:
Quickly answer these questions to identify issues you and your family need to address. Put a star on any question you think needs action and follow up.

	Question	Yes/No	Notes	Action
<b>MEDICAL</b>				
1.	Is your loved one receiving adequate care right now?			
2.	Have you discussed any of these issues with him or her?			
3.	Have there been any falls or mishaps such as wandering away from home, unexplained car scrapes, stoves left on or freezers left open, missed or wrong medications, or neglected personal hygiene?			
4.	Are there any signs of dementia or other memory issues?			
5.	Does your family member suffer from any chronic conditions, or have a recent diagnosis of a serious illness?			

	Question	Yes/No	Notes	Action
6.	<p>How many of the “Daily Living” activities does your loved one need help with?</p> <ul style="list-style-type: none"> <li>• Eating</li> <li>• Bathing</li> <li>• Dressing</li> <li>• Toileting</li> <li>• Continence</li> <li>• Transferring (bed to chair)</li> </ul>			
7.	Is there someone coming into the home to provide assistance? Do you want that?			
8.	Are you familiar with your family member's Medicare health insurance policies?			
9.	Who is paying the premiums and evaluating the renewals each year?			
10.	Are there current life insurance policies that could be tapped to pay for health care, if needed?			
11.	Have you requested in-force illustrations on each life insurance policy to confirm premiums, death benefits, loans and cash value that could be used to pay future care?			
12.	Does your loved one have long term care insurance? If yes, do you understand what it will pay for and when?			
13.	Do you have a way to communicate with the health care professionals overseeing your family member's care?			

	Question	Yes/No	Notes	Action
14.	What are the short- and long-term expectations for his or her current condition?			
15.	What will happen when he/she can no longer stay in the home?			
<b>LEGAL</b>				
1.	Does your loved one still have mental capacity to understand and make decisions about his or her legal, medical, financial, and other affairs?			
2.	Is there a health care directive and is it up to date? Should it be reviewed?			
3.	<b>Who is the Health Care Agent (surrogate or proxy)?</b>			
4.	Have the agent and your family member recently discussed quality of life issues relating treatment and end of life decisions? Should this be updated?			
5.	<b>Who has Power of Attorney?</b>			
6.	If yes, what type of POA is it? (When does it go into effect?)			
7.	Does your loved one have an updated estate plan (will, trusts, etc.)?			
8.	Has any Medicare/Medicaid trust planning been done?			
9.	Do you know where to find all important documents?			

	Question	Yes/No	Notes	Action
<b>FINANCIAL</b>				
1.	Is your loved one still able to manage his/her finances without assistance?			
2.	What sources of income (benefits, pension, assets, investments) are there for his or her care?			
3.	Are you clear on what assets and liabilities (debts, mortgages, etc.) your loved one has?			
4.	Are you clear on what recurring expenses he or she has?			
5.	Do you understand your family member's monthly cash flow? Is there a financial plan and monthly budget?			
6.	Are you familiar with his or her tax liabilities?			
7.	How are income and property taxes being paid? Who is filing them?			
8.	What professionals have worked with your loved one? Do you know how to communicate with his/her accountant, insurance agent, attorney, financial advisor, etc.?			
9.	Are you familiar with the asset allocations of your family member's finances? Are they appropriate and have they been updated?			

	Question	Yes/No	Notes	Action
10.	Are all titling and beneficiaries up to date for insurance policies, annuities, pensions, investment and retirement accounts, and savings/bank accounts?			
11.	Do you currently, or plan to in the future, employ an in-home assistant? Have you considered the tax implications for that, both deductions and your liability as employer?			
12.	Do you monitor your loved one's credit, bills, and checking accounts to prevent financial exploitation? Are you using direct deposit and automatic bill pay where possible?			
13.	Are there current unpaid medical bills that need addressing? Who will do that?			
<b>PERSONAL/RESIDENTIAL</b>				
1.	What living options appeal to your loved one? What is practical?			
2.	Are there plans to enter a senior care facility such as assisted living, memory care, residential care, nursing home, etc.?			
3.	Have you researched eligibility for public benefits such as those listed at AARP's "Your Guide to Public Assistance" web page?			
4.	Do you have a list of all usernames and passwords for your family member's accounts?			

	Question	Yes/No	Notes	Action
<b>CAREGIVER</b>				
1.	Are you, or a close family member, going to be a primary caregiver for your loved one?			
2.	Have you joined any local support groups for caregivers?			
3.	Have you considered engaging a geriatric care manager, in-home aide, visiting nurses, or adult daycare for help with your family's caregiving challenges?			
4.	Are your job and income being impacted by your caregiving?			
5.	Are you familiar with caregiving benefits offered by your company, such as those offered by the Family Leave Act?			
6.	Is your employer familiar with your caregiving challenge?			



Setting Out a Caregiving Plan		
Name:	Contact Information:	
Date:	Team Members:	
Action Step	Person Responsible	Timeframe
<b>MEDICAL</b>		
1. Get loved one evaluated by a medical professional		
2. Assess ability to perform Daily Living Activities		
3. Research in-home care and home health care options		
4. Take care of Medicare (premiums, bills, renewal)		
5. Request in-force illustrations for life insurance policy		
6. Research long-term care insurance options		
7. Take charge of communication with medical professionals		
<b>LEGAL</b>		
1. Discuss Power of Attorney with loved one, and ensure proper documentation/filing		
2. Discuss health care directive/Health Care Agent, and ensure proper documentation/filing		
3. Review estate plan with care recipient, and legal professional if necessary		
4. Locate and secure all important documents		
5. Review titling and beneficiaries for all accounts and policies with loved one and financial/legal professionals		

Action Step	Person Responsible	Timeframe
<b>FINANCIAL</b>		
1. Take over administration – bill payments, taxes, , credit monitoring, etc.		
2. Review all sources of income and recurring expenses to create a monthly budget		
3. Get a clear picture of assets, liabilities, and the overall financial plan		
4. Develop communication with the family member's professional contacts – accountant, advisor, insurance agent, attorney, etc.		
5. Oversee investments and asset allocations		
<b>PERSONAL/RESIDENTIAL</b>		
1. Research senior care facilities, from day centers to nursing homes		
2. Research eligibility for public benefits		
3. Gather usernames and passwords for the care recipient's accounts		
4. Discuss/research aging in place technology aids		
<b>CAREGIVER</b>		
1. Schedule and attend doctor's appointments		
2. Oversee purchase and distribution of medications		
3. Discuss challenges with employer and research caregiver benefits		
4. Join a support group for caregivers		
5. Plan relief for primary caregiver		

## Caregiving Documents Checklist

The documents listed will help you organize your caregiving plan and be prepared when circumstances requiring having quick access to them. The most important thing now is to know where they are and have them easily accessible.

<b>Medical Information:</b> <input type="checkbox"/> Health insurance policy/Medicare card <input type="checkbox"/> Long-term care policy <input type="checkbox"/> Medical records <input type="checkbox"/> Contact information for healthcare professionals <input type="checkbox"/> List of medications	<b>Notes:</b>
<b>Legal Information</b> <input type="checkbox"/> Health Care Directive <input type="checkbox"/> Access to safety deposit boxes or storage units <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Will and codicils <input type="checkbox"/> Trust agreement (s)	<b>Notes:</b>
<b>Financial Information</b> <input type="checkbox"/> Credit cards <input type="checkbox"/> Savings and checking accounts <input type="checkbox"/> Life insurance policy <input type="checkbox"/> Outstanding loans <input type="checkbox"/> Any other insurance policies <input type="checkbox"/> Mortgage(s) <input type="checkbox"/> Vehicle certificates of title <input type="checkbox"/> Personal property inventory <input type="checkbox"/> Statements, beneficiaries for retirement/investment accounts	<b>Notes:</b>
<b>Personal Information</b> <input type="checkbox"/> Birth certificate <input type="checkbox"/> List of usernames/passwords for digital assets <input type="checkbox"/> Marriage certificate (s) <input type="checkbox"/> Social Security card <input type="checkbox"/> List of emergency contacts <input type="checkbox"/> Deed to house <input type="checkbox"/> Any advance directives or final wishes <input type="checkbox"/> Military papers <input type="checkbox"/> Contact information for other advisors and professionals	<b>Notes:</b>

# Caregiving Resources List

## FOR AND ABOUT THE ELDERLY

- American Association of Retired Persons: [www.aarp.org](http://www.aarp.org)
  - An organization with the mission of helping individuals who are 50 and older, whether working or retired, continue to live an intellectual and active lifestyle. To get to the “Caregiving” section, go to the left sidebar and it will be under “Home & Family”.
- Alzheimer's Association: [www.alz.org](http://www.alz.org)
  - For information about Caregiving, scroll to the bottom of the website and you'll see a list of options under “Get help and support” on the left side. Click on “I am a caregiver.”

## FOR FAMILIES AND CAREGIVERS

- American Society on Aging: [www.asaging.org](http://www.asaging.org)
  - A society with the mission to support those who seek to improve the quality of life of older adults and their families by enhancing their knowledge and skills.
- Family Caregiver Alliance: [www.caregiver.org](http://www.caregiver.org)
  - A community-based nonprofit organization that addresses the needs of families and friends who are caregiving and providing long-term for loved ones at home.
- National Alliance for Caregiving: [www.caregiving.org](http://www.caregiving.org)
  - A non-profit coalition of national organizations focusing on advancing family caregiving through research, innovation, and advocacy.
- Caregiving Action Network: [www.caregiveraction.org](http://www.caregiveraction.org)
  - The nation's leading family caregiver organization working to improve the quality of life for the more than 90 million Americans who care for loved ones.
- Administration for Community Living: [www.acl.gov](http://www.acl.gov)
  - Organization that provides strategies and resources to enable people of all ages and abilities to live where they choose. Also information about long-term care insurance.
- AgingCare.com: [www.agingcare.com](http://www.agingcare.com)
  - A place for those facing the challenge of taking care of a loved one to connect with other caregivers and not feel so alone.

- National Care Planning Council: [www.longtermcarelink.net](http://www.longtermcarelink.net)
  - Dedicated to helping families recognize the need for long term care planning and to helping implement that planning.
- Torchlight Elder: [www.torchlight.care/torchlight-elder](http://www.torchlight.care/torchlight-elder)
  - This site has a variety of articles on key caregiving topics and allows users to store information in a private digital file cabinet.
- Department of Veteran Affairs: [www.caregiver.va.gov](http://www.caregiver.va.gov)
  - A program that offers training, educational resources, and multiple tools to help you succeed.
- Experienced Health Benefits Advocacy: [www.medicalclaimshelp.org](http://www.medicalclaimshelp.org)

## CAREGIVING COMMUNITY RESOURCES

- Lotsa Helping Hands: <http://lotsahelpinghands.com>
  - Offers tools like the Help Calendar, Announcements, and Well Wishes to make it easy to keep the whole community involved.
- Wellthy: [www.wellthy.com](http://www.wellthy.com)
  - Organization that finds a social worker who will be your care coordinator, working with you over the phone and online.
- Care@work: [www.care.com](http://www.care.com)
  - Care@Work hires social workers to assist employees. These quarterbacks run what Care.com calls a “senior care planning team.”
- Eldercare Locator: [www.eldercare.gov](http://www.eldercare.gov)
  - A nationwide service that connects older Americans and their caregivers with trustworthy local support resources.

## TECHNOLOGY HELP

- A roundup of great gadgets to help aging-in-place: [www.aplaceformom.com/blog/6-30-15-technology-for-independent-living/](http://www.aplaceformom.com/blog/6-30-15-technology-for-independent-living/)
- Aging in Place Technology Watch: [www.ageinplacetech.com](http://www.ageinplacetech.com)
  - This website contains blog posts, reports on industry conferences, press releases, and more, all relating to technology that helps seniors stay independent.
- Medical Alert Systems: [www.consumeraffairs.com/medical-alert-systems](http://www.consumeraffairs.com/medical-alert-systems)
  - Here you can find a review of many big names in the Personal Emergency Response System (PERS) industry.