



A Caregiver's Legal Checklist

Being a caregiver is a rewarding but complex responsibility. Protecting your loved one's legal interests is crucial. This checklist empowers you to navigate key steps.

1. Secure Essential Documents:

- **Durable Powers of Attorney (POA):** These documents designate someone to make healthcare and financial decisions if your loved one becomes incapacitated.
- **Living Will:** A living will outlines your loved one's wishes for care in a serious illness, including life-sustaining treatment.
- **Consider an Attorney:** An attorney can assist with complex legalities, particularly for financial POAs.

2. Foster Family Communication:

- **Develop a Caregiving Plan:** Discuss and document caregiving responsibilities with all involved family members. This fosters clarity and reduces conflict.
- **Open Communication:** Regularly discuss your loved one's situation and preferences with family members to ensure everyone is informed.

3. Organize Vital Records:

- **Gather Documents:** Locate and organize essential documents like birth certificates, marriage certificates, and insurance policies. Here is a list to get you started:
 - birth certificate
 - marriage certificate
 - divorce decree
 - citizenship papers
 - death certificate of a spouse or parent
 - power(s) of attorney

- deeds to property
- deeds to cemetery plots
- military discharge papers
- insurance policies
- pension benefits
- **Accessibility is Key:** Maintain an accessible filing system for easy retrieval of documents when needed.

4. Explore Financial Resources:

- **Government Benefits:** Research programs like Social Security, Medicare, and Medicaid to see if your loved one qualifies.
- **Employer Benefits:** Review your loved one's existing insurance and retirement plans to identify potential benefits.
- **Family and Medical Leave Act (FMLA):** If necessary, understand your leave options under the FMLA to care for your loved one.

5. Optimize Financial Strategies:

- **Tax Deductions:** Explore tax deductions for qualified medical expenses like home modifications or in-home care.
- **Life Insurance:** Investigate potential accelerated death benefits from life insurance policies to help cover long-term care costs.

6. Plan for the Future:

- **Special Needs Considerations:** If caring for someone with special needs, ensure they receive all available benefits and support.
- **Surviving Spouse:** Review your loved one's plans for the surviving spouse, including beneficiary designations and asset distribution.
- **Pet Care:** Review if your loved one has designated a plan and resources for pet care in their will.

By taking these proactive steps, you can create a secure legal framework for your loved one's well-being, offering peace of mind for you and your family.

Helpful Articles from AARP:

- [Social Security Disability Insurance](#) (SSDI), monthly payments for people unable to work due to a serious medical condition

- [Supplemental Security Income](#) (SSI), a safety-net benefit for older, disabled and blind people with very limited income and assets
- [Medicare](#), the federal health-care program for people age 65 and older
- [Medicaid](#), the federal health-care program for low-income individuals and families
- [Veterans benefits](#), including [financial support for caregivers](#) of former service members
- Supplemental Nutrition Assistance Program (formerly known as food stamps)