Heart to Heart

What You Need to Know
About Your Loved One's Aging Plan

Circle for Care
Supporting Families of Aging Loved Ones

The How: Before You Have the Conversation

Develop a strategy for the conversation

- ✓ Determine your objective for the conversation
- ✓ Decide how you want to show up in the conversation
- ✓ Think about how they may respond
- ✓ Consider who they will be most comfortable talking with
- ✓ Decide if it's one-to-one or multiple people
- ✓ Choose time and place, and make plenty of time
- ✓ Consider if it will be one conversation or many
- ✓ Think about how you can start the discussion



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Checklist: Legal and Personal Wishes

Legal

- ✓ Power of Attorney/Durable Power of Attorney – Medical and Financial
- ✓ Advanced Directive – CA includes:
  - POA for Healthcare
  - Living Will
  - Individual Healthcare Instructions
- ✓ Living Will – spells out wishes for serious illness
- ✓ Will, Estate Plan or Trust

Personal Wishes

- ✓ Medical and End of Life
  - Discuss what is in the advanced directive, DNR (do not resuscitate), Living Will
  - Discuss what might not be in those documents regarding end of life
- ✓ Funeral and Burial Wishes
- ✓ Caregiving Wishes
- ✓ Where to bequeath certain items
- ✓ Wishes for Pets
- ✓ Who and what to inform about loved one

This information, along with medical prescriptions & emergency contact info,
should be kept on or in the refrigerator in case of an emergency. Sometimes called the Vial of Life.

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Checklist: Important Papers

- ✓ Birth Certificates
- ✓ Marriage Licenses
- ✓ Divorce Decrees
- ✓ Citizenship and Naturalization Papers
- ✓ Social Security Numbers
- ✓ Passport and Driver's License or ID
- ✓ Updated Wills and/or Trust – Including contact info for Executor
- ✓ Death Certificates
- ✓ Bank Accounts and Account Numbers
- ✓ Financial/Investment Accounts and Numbers – Including 401Ks
- ✓ Insurance Policies – Health, Life, Home, Auto, Long-Term Care, etc…
- ✓ Deeds to Property
- ✓ Deeds to Burial Plots
- ✓ Auto Title
- ✓ Pension Benefits
- ✓ Previous Years' Tax Returns – Fed & State
- ✓ Passwords for All Accounts

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The What: Your Loved One's Aging Plan

Possible topics to discuss regarding your loved one's plan for the future

- ✓ Living Situation
- ✓ Finances
- ✓ Medical wishes
- ✓ Legal directives
- ✓ Funeral plans
- ✓ Medical issues
- ✓ Other?

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Roles & Responsibilities

Make a family plan that spells out who is responsible for what, including caregiving

- ✓ Medical Decisions (including end of life)
- ✓ Durable Power of Attorney
- ✓ Finances, Bills, etc.
- ✓ Executor
- ✓ Transportation
- ✓ Doctor & Other Appointments
- ✓ Check-Ins & Visits
- ✓ Shopping
- ✓ Meals
- ✓ Home Repairs
- ✓ Finding Care
- ✓ Caring for Other Dependents

Have conversations about how vacations and holidays will be handled

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Other Financial Assistance

Consider potential financial & other assistance

- ✓ Social Security Disability Insurance (SSDI)
- ✓ Supplemental insurance
- ✓ Medicare (65+)
- ✓ Medicaid (low income)
- ✓ Veterans Benefits – including financial support for caregivers of former service people
- ✓ Supplemental Nutrition Assistance Program (SNAP)

Most states and counties have a department of aging that can help you understand financial assistance options and provide other information

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Other Financial Considerations

Talk with an accountant about possible tax deductions

- ✓ Healthcare costs that may not be covered by insurance –
  i.e. hospital bed, wheelchair, and other out-of-pocket expenses
- ✓ Remodeling of home for accessibility / accessibility items – i.e. ramps, bars, etc.
- ✓ Hiring a short-term or part-time health aid to provide respite care for main caregiver

Always Save Receipts!

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The How: After the Conversation

- ✓ Think about:
  - ➢ How you will support them (be honest with yourself!)
  - ➢ How what they conveyed may affect you
- ✓ Work on any next steps
- ✓ Plan additional conversations, if needed



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