

## **CAREFUL PLANNING IS THE KEY ASSESSING YOUR SITUATION**

Sadly, nearly 85 percent of long-term health care decisions are made after the older person has experienced a medical crisis. That's simply too late. This lack of knowledge, together with the elevated emotional environment, often causes families to make decisions different from ones they would have made had there been a plan in place. Rushed decisions are frequently poor decisions. If you are just beginning to get more involved with your parents as they age, here is a guide to create your family plan:

- Get a complete list of their **medications**. Check it against the medicine cabinet and nightstand contents. Check the names of physicians on the bottles and, with the parent's consent, contact each medical professional who cares for your parents. This will allow you to crosscheck the accuracy of their medication list and to understand what foods, exercise or other regimens have been prescribed. Help them to keep supplies on hand--hearing aid batteries, special vitamin supplements and well-functioning reading glasses. But be wary of potential drug interactions. For example, calcium supplements may help prevent bone loss but may have negative interactions with other medications. The healthier and more self-sufficient your parents remain, the happier everyone will be.
- Memory can and should be exercised. Encourage your parents to read, assemble jigsaw puzzles, work word or numbers puzzles, play cards and board games, listen to the radio, indeed *anything* that exercises brain "muscles."
- Make some of your visits activity-based. Golf with mom and dad, take a walk, play tennis, cook together, introduce them to your gym, try a little weightlifting or work through a simple exercise CD together. It may take awhile to find the right level of workout for your 80-year old sedentary father, but keep it up: it's fun and rewarding.
- Stay alert for behavioral changes. Everyone can have a bad day. But recognize increasing confusion, changes in grooming or hygiene, sleep patterns, weight loss, unanswered phone calls, bumps and bruises. These can be a sign of encroaching Alzheimer's or other illnesses. Early diagnosis and proper care will lessen the effects of most maladies.

- Just as you may need the medical information to deal with some future crisis, it might also be helpful to know the names of lawyers, accountants, or other professionals your parents have trusted to handle their affairs. We are suggesting a number of ways to embark on the sometimes difficult discussion about housing choices in the Toolkit section, “How to Start the Big Talk.” Conversely, we know of many families where legal and financial information is very closely guarded. As the parents age, it’s possible that they perceive relinquishing this information tantamount to admitting defeat. Also, there may be some undercurrent of distrust about the implications of surrendering this information. We suggest that you begin this conversation as early as possible, hopefully long before it is needed.
- Look for opportunities in conversations about retirement, free time, or medical issues. You might say something like this: “I know you’re doing fine on your own and will likely do so for a long time into the future, but please remember that I am here for you if you need me. Have you given any thought to what you would like to do if either of you needed more help?” Here’s another: “Is there any information you’d like to share with me that would you if a need arose?” Or, “Would you like me to keep a list of your medications?” And another: “Would you like me to know where you keep important documents in case you ever need me to bring them to you?” Long-term married couples frequently have very defined roles. One may pay all of the bills; the other might deal with taxes. Your inquiries might be phrased something like this: “I know that mom pays the bills and dad, you pay the taxes, but if one of you is in the hospital during a critical period, do you know each other’s filing systems? Would you be willing to show me so that I could help out if you needed me to?” This should always be a gentle offer of assistance, rather than a challenge to your parent’s capabilities and independence.
- Insurance, both medical and life, is another area of confusion and anxiety for both parents and their family members. There is an insurance segment on our site that deals with this subject in more detail. But for the purpose of information-gathering you need to find out what policies are in place, where they are filed, the named beneficiaries and how to file a claim. This is very private and can be a touchy subject. You might start this conversation by telling your parents that you have

just had an insurance review and realized how underinsured you have been all these years. Share with them any new policies that you may have taken out, such as a long-term health insurance policy. Mention how surprised you were about the mounting costs of skilled nursing care and the premiums you were charged. This often opens the door for them to reciprocate with information about their own policies. If not, simply inquire as to whether they have any policies in place.

- Know the status of both the income and property taxes they've paid. Are payments and filings current? Where are documents located?
- Many of our parents paid off their homestead mortgage years ago. But your parents may have taken out a new mortgage, a second mortgage or a line of credit while using their home as security. What is the status of the home in question? Where are the ownership documents?
- Do some homework to find out about long-term living expectations. Ask your parents about what they want. You may discover that they want you to quit your job and move in and take care of them. But if that doesn't work for you, it's time to have a gentle, but frank, conversation. Human beings in general and families in particular communicate better when they understand each other's expectations. Even if we don't agree with the other person's desired outcome, it is helpful to understand their position. They may wish to live at home when you believe this is no longer a healthy choice. They may only consider a move to an assisted living facility when their needs far exceed this level of care. Or, their finances won't support their preferred choice. Nonetheless, the subject needs to be raised. We offer a number of useful ways to start these conversations in the Toolkit section **On Your Mark, Get Set...Having the Big Talk with Parents and Siblings.**
- Assuming, perhaps with our help, you are able to successfully have the Big Talk and have arrived at an agreement about a change that involves an agreed upon housing choice, additional homework is necessary. You are usually responsible for reconnaissance. Most of the seniors we encounter in assisted living or senior apartment communities tell us that a daughter or son was pivotal in both the decision to move and the eventual housing choice. This means that you'll need to know what housing options are available for your parents.

- Keep in mind the specific needs, wants and interests of the parent involved. Review what's available and narrow the field to the top three choices.
- If there are a number of siblings to share the responsibility consider how you might all participate by dividing up the roles according to interests and skills. One might gather the medical information, while another inquires about the financial records and yet another puts together the legal documents. Keep in mind this is simply a fact finding mission for the purpose of creating a workable plan for future implementation.
- Review the questions that need to be asked of the facility staff members. Make appointments with these individuals and conduct your interviews.
- Review your work with your parent and share your assessments.

And remember to give yourself a break. ***Your parents may not listen to you.*** Remember there was a time when the shoe was on the other foot. Do as much as you can, but recognize that you are not superhuman.