



STAGES of SENIOR CARE

Your Step-by-Step Guide to Making the Best Decisions

by Paul and Lori Hogan

Chapter 3: Plan Early and Look Beyond Today

Perhaps your parent has made a comment or two that they may need to make some changes in their life. Though it might be hard to think of your parents as vulnerable, it's good to be realistic and to help them continue to be involved in planning their life. Together, you, your siblings and your parent can take that first important step to find the best solution for what your senior needs.

The Home Instead Senior Care® network can help you address some of the questions you might have along the path. You can also find answers to those questions through Lori and Paul Hogan's new book, *Stages of Senior Care: Your Step-by-Step Guide to Making the Best Decisions*

Here are some practical tips from *Stages* as you gather information and become informed about the options available for your parent:

- 1. Take an inventory and get organized.** Survey all the resources at the family's disposal, which include people—children, other relatives, neighbors and friends who will be able to help—as well as crucial documents and financial resources.
- 2. Prepare to be flexible.** No matter which of the care options you choose, it's likely that the alternative will have to be modified or even discarded in time. So be flexible. It is likely that no resolution will be permanent.
- 3. Enlist help from a geriatric care manager.** The geriatric care manager is a professional who assists families with problems or concerns they have not been able to handle entirely on their own. This person is there to help you and your family with identifying needs and finding ways to meet them.
- 4. Join a support group.** To boost self-assurance, you might want to join a support group for caregivers in your community, or online, such as ElderCare Online's Caregiver Support Center at ec-online.net/Community/Activists/can.htm.
- 5. Review the estate planning process.** A comprehensive, written estate plan designates a power of attorney for someone else to act in their behalf should they become incapacitated; that sets out their wishes for medical treatment at the end of life; that designates a health care proxy when they can no longer make choices on their own; and explains how they want their estate distributed upon death.
- 6. Help set up a will.** Even when the financial consequences of dying without a will are small, the emotional repercussions can be tremendous. Your parents should also put in writing how they want their remains handled.
- 7. Set in place an advance directive.** This document, sometimes referred to as a living will, states the signer's wishes in case some accident or medical episode leaves him near death with little or no chance of recovery.
- 8. Designate a power of attorney.** The senior should give someone the power of attorney to act on his behalf if he is disabled in an accident or by an illness.
- 9. Review insurance coverage.** Sorting through the various insurance options can be a major task. Find out what coverage your senior already has—life insurance, medigap policies (private insurance) and long-term insurance.
- 10. Will children contribute?** How much are you and your siblings willing to pay for the care of your parents? Be realistic and a little hard-nosed about this.

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