

Be Prepared: Tips for Caring for an Ill or Elderly Parent

Illness or disability can come without warning. If you are faced with taking on the responsibility of caring for an aging parent or ailing loved one, these checklists may serve as a starting point for organizing your thoughts and building the network of financial, medical and other resources that can help.

Consider the need for taking care of your loved one's finances.

- Look into obtaining a power of attorney. This legal document enables you to make legally binding decisions on your loved one's behalf, and to access his or her bank accounts and financial records. The person granting you power of attorney must generally do so in writing.
- If your loved one cannot grant you power of attorney, a conservatorship could be an alternative. This is a court-ordered arrangement used when someone is not able to communicate with others or sign documents. A court-designated conservator would manage the individual's assets in a way that is in the individual's best interests.

Understand what types of assistance may be needed.

- Ask about the medical outlook for the person you will be caring for. Sometimes the primary goal is getting the patient back on his or her feet. Sometimes it's just stopping a patient's condition from becoming worse. Discuss the person's prognosis with his or her doctor to better understand what the future may hold.

- Identify the tasks you will need to perform. If you are asked to help with meals, it could mean anything from weekly grocery shopping to actually feeding someone who cannot manage utensils.

If you are asked to help with medication, it might simply mean counting pills and putting them in marked containers once or twice a week. But it could also mean monitoring and servicing complex medical devices such as infusion pumps. It could even mean giving injections on a daily basis.

- Determine whether your loved one can remain at home. That may be the preferred arrangement, but the decision may not be clear-cut. Other options may include moving your loved one in with you, or to an assisted living facility or nursing home. Discuss the alternatives candidly with your loved one's doctors, nurses, physical therapists and mental health care providers as well as with the person you would be caring for.
- Be sure that the home is safe and accessible. Your loved one may need ramps, lifts, grab bars and similar features in order to get around. Make sure there's enough space around furniture for a walker or wheelchair. Rugs and loose wires can trip people who use walkers, canes or crutches. Easy-to-use remote controls for heat, air conditioning, entertainment systems and lighting can ease frustration for people who can't readily get around on their own.
- See what professional support is available. Visiting nurses and home health aides can help you fill in gaps in your own caregiving efforts and improve the quality of life for your loved one. Determine what services might be available from local providers and whether any might be covered by insurance.

Know what options are available when in-home care might not be viable.

- Assisted living facilities are suitable for people who can generally take care of themselves independently but may need some help with routine tasks such as preparing meals, housekeeping and getting around. They are the most home-like and least restrictive living environments outside the home. Outside transportation and recreation opportunities can vary widely.
- Nursing homes are designed to house and care for very frail or disabled people who are not capable of caring for themselves.

Take into account atmosphere and quality of life concerns for assisted living facilities and nursing homes. For example:

- The size and general layout of the facility. Look at living quarters, the dining area, recreational facilities and group activity spaces.
- The overall cleanliness of the facility.
- The physical situation of the facility. Busy main streets may make it easier for visitors to gain access, but the noise may be intrusive for residents.
- Proximity to family and friends. People close to their loved one may be more likely to visit if the facility is nearby and conveniently located.
- The organized activity programs for residents, if any.

- Safety features. Look for adequate lighting, smoke and fire alarm systems and clearly marked exits. You can request evidence that the facility has all mandated features and is current with its code and safety inspections.
- Proximity to a hospital or urgent care clinic.
- Proximity to outside resources. Easy access to parks, libraries, theaters and stores can be important for your loved one's quality of life.
- Pets. Pets can be meaningful companions but they can also be sources of allergens or other irritations.

Take into account atmosphere and quality of life concerns for assisted living facilities and nursing homes. For example:

- Obtain a detailed list of all fees and costs. The documentation should indicate what services are covered by the base payment as well as the cost for any optional services. It should also indicate any costs that might be contingent on a particular circumstance.
- Understand the billing arrangements. You may be expected to make regularly scheduled payments without receiving any prior notice or statement. You may also be expected to set up a cash reserve to finance any optional costs or services.
- Rate adjustments may be a factor for indefinite arrangements. Ascertain how frequently rate adjustments can be made and how much advance notification of changes you can expect.

Additional resources:

[AARP Caregiving Resource Center](#)

[Assisted Living Federation of America](#)

[U.S. Department of Health and Human Services](#)

[Administration on Aging](#)

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