



PREPARE to CARE

Stay Ahead of the Crises
and Emergencies in
Eldercare

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For more info, visit TheEldercareNavigator.com or call 303-905-3144.

Elder Years are Punctuated by Emergencies!

- You don't do anything until:
 - That first fall
 - The first ER visit
 - The report from the doctor for this or that diagnosis.
- Your thought bubble: "I won't make any changes until they are needed."
- Famous last words before the stress, the panic, the frustration and the crisis come to visit.



Why Should I Prepare?

- Remember the "You Are Here" dot on the locator map. Well, you are here.
- Most folks think their parents/relatives are fine and don't need any help.
- Adult children rarely plan ahead for when their parents will need care.
- Those retired or nearing retirement rarely think about having a conversation with their families about their plans & preferences for the years ahead.
- Planning ahead, even with simple actions, helps you stay more in "care mode" and less in "panic mode" when the eventual emergency does happen.
- If you've got elders, being prepared will leave you ready for the responsibility that may end up being one of your life's most poignant times.
- If you're older, being prepared helps you stay involved in the choices that affect your life, rather than leaving the choices to family members or caregivers in "panic mode".



Preparation is the Key to Saving Your Marbles!

- Prepare to C.A.R.E. = Simple to remember, easy to start.
- C – Have a Conversation. Realize the time to do it is now.
- A – Assemble the important documents. Assess the Financial Situation. Remember, organization is the great stress-reliever & time-saver.
- R – Everyone has a Role to play.
- E – Ease into this. Start with simple. One step at a time.



The Conversation

- Have a family powwow. This is a tough subject but start now, maybe with a piece of pie for everyone.
- Talk about plans, preferences and next steps. Who will do what role? Where do they want to live? What are the red lines for each person?
- Our elders bluff. If we are the elders, you KNOW we bluff.
- Folks will start needing help, at least in some areas, long before anyone discusses it.
- Look around. Realize they are getting older and may need help at some point.
- Offer help before they ask.
- Circumstances change. Refresh this conversation every few years.
- Don't wait for an emergency. It will happen.



The Conversation – Talk about Preferences

- This should be a conversation about preferences. This is tough but you need to do it!
- Living arrangements:
 - Where do they want to live in retirement?
 - What is the vision should care be needed?
 - If more care is needed, where? What's the budget for care?
 - If moving is in the plan, earlier is better.
- Death:
 - What are preferences for burial, cremation, body donation?
 - Have any of these arrangements been made yet?
 - Are there specific wishes for a funeral or memorial service?
 - This is a tough subject. If you talk about it now though, everyone will know preferences, should someone not be able to voice them later.
- Make sure all the parties involved understand what each of the family member's preferences are regarding these tough issues.



Paperwork – Get it in Order

- Power of Attorney (POA)
 - Everyone needs POAs.
 - Two types of POA – Medical & Financial
 - POA holders need a copy of the POA.
- Advance Directive/Living Will
 - TX uses MOST form (Medical Orders for Scope of Treatment). Some other states do too.
 - Copies should be given to family.
- Wills
 - Is there a will? Does it need updating?
 - Family needs to know where the will is or who has it.
- Build a Document Portfolio
 - This is a resource with medical info, important contacts, etc.
 - Blog on specifics – The Book Where You Look



Assess the Finances

- Full scan of assets, investments, debts & liabilities.
- Budgets for retirement should include what assets/monies are available to pay for long term care.
- Major Fact: **Medicare does NOT pay for long term care.** It is the biggest myth in eldercare that it does.
- Would any assets need to be sold to pay for care?
- Review investments, insurance policies, charitable commitments. Adjust if necessary.
- This assessment is the foundation of a game plan when/if care is needed.



Role

- Everyone in the family should have a role.
- This is a full family powwow. All players should be involved in the discussion.
- Discuss who will help and in what capacity. Everyone needs a role.
- This is a family affair. This isn't - "She's nearby so she'll help Mom."
- It isn't a straw game where someone draws the short straw. Sharing is the name of game in the elder years.
- Everyone has a stake in the plan and everyone should have a role.
- Blog – Share the Care or Pull Out Your Hair. Check it out.



Easy Does It

- Start slowly. Get organized.
- Everyone needs know where the spare keys are, where the POAs, advance directives and wills are.
- Introduce yourself to the neighbors. Give them your contact info, get theirs. Commit to being in touch should the need arise.
- Share important contacts with family (medical providers, attorney, financial advisers, insurance agents, etc.)
- Attend doctor visits together.
- Become an advocate. Allow yourself to have an advocate. Start gradually. Ease into each other's more personal moments.



Prepare, Prepare, Prepare

- Prepare with your eyes wide open and a plan in place.
- The plan will change but you'll have something to guide you.
- Don't be run over by the Elder Bus! Take the wheel now (or at least sit in the co-pilot's seat).
- You'll save some marbles – I guarantee it.



Who Else Needs This Info?

- Your employees need this information.
- If they are organized and have a plan, you'll have less absenteeism, less presenteeism and more productive employees. Bottom line – this is a cost you can affect.
- I can help your company too. Contact me - 303-905-3144, Suzanne@SuzanneBlankenship.com
- More than 1 in 6 Americans are working full or part-time while assisting with the care an elderly or disabled relative.*
- Those working at least 15 hours/week indicated that their eldercare responsibilities have affected their work.*
- 42% of US workers have provided care for an aging relative or friend in the past five years.**
- 6 in 10 caregivers have experienced at least 1 impact or change to their employment situation as a result of caregiving.***

*Gallup-Healthways Well-being Index (2011) - **The Elder Care Study: Everyday Realities and Wishes for Change (NY: Families and Work Institute, 2010) - ***Caregiving in the US – AARP/National Alliance for Caregiving (2015)

