




7 Things

You Should Know
About **Your** Loved Ones



These conversations can go in all sorts of directions. Sometimes it's best to let that happen. But there are a few key issues you should cover.

How Things Are Now-

Is the person you care about already facing challenges that you may not be aware of? Do you have a clear and realistic view of their current daily lives? Do they have any health problems? Are there things that can be done now to make life easier?:

Option A and Option B-

We all need a plan no matter what our age. If there is a crisis, how will this person get help? Who will call you and who will you call? Do you have contact information for relatives, neighbors, friends, doctors, lawyers, and local service providers? Consider creating a telephone checklist in case you need to make calls on anyone's behalf. It's a nice-to-have regardless.

Legal Issues-

Pretty much every adult should have:

An up-to-date will

A durable power of attorney (giving someone the authority to make financial and legal decisions on their behalf)

A living will (outlining wishes for end-of-life care), and a power of attorney for health care (which is geared specifically toward medical decisions)

Be sure your loved ones have these documents, and make sure you know where they are kept.

No Place Like Home-

Most people want to stay in their own homes, but it's not always an option. If necessary, can the house be made more accessible (first-floor bedroom, ramps, etc.)?

Where would your mother want to live if she couldn't stay at home? What if your father couldn't live with other family members? What options are available? What matters most to them? The answers may surprise you.

The Cost of Care-

Long-term care (at home, in an assisted-living facility or nursing home) can easily run from \$50,000 to more than \$100,000 a year, depleting your hard-earned savings. Some options to consider are long term care insurance and family and retirement planning and protection.

The Medical Maze-

Make sure one doctor oversees and coordinates all care, especially as your loved one ages. As care becomes more complex, multiple doctors may inadvertently prescribe conflicting treatments. Get to know your parent's physician and stay in touch. Know what health insurance policies are in place and how to access them.

Life's Closing Scene-

It's a hard fact of life that many people end up confused and afraid, largely because family members weren't prepared to make tough choices. The best way to avoid this is to talk in advance, both specifically and in some depth, about your loved one's fears and hopes, and how they want decisions handled. Then brace yourself to follow those wishes.

