Stages of Caregiving, Checklist and Resources for the Caregiver

Multigenerational Planning for Intergenerational Care

This is a comprehensive list of items that may be referenced in the Caregiving conversation and cycle. This document is provided for informational purposes only.

Checklist for Stage 1/Stage 2/Stage 3 of care:

(ideally, checklist is completed in stage 1 so you have and keep updated when the next stage occurs.)

Stage 1: Parent (s) live independently-

Health Status:

- [ ] Note all current health issues and genetic predispositions
- [ ] Note current Medicare and supplemental plan information
- [ ] Make a list of all medications they are on
- [ ] Make a list of their current medical team with contact info.
- [ ] Find out if they have self-care practices-Overall Wellbeing (social, emotional, physical, spiritual, occupational).
- [ ] Who is their Healthcare Power of Attorney? Does this need to be modified?
- [ ] What are their Advance Directives? (Wishes regarding medical treatment)

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Stage 1: Parent (s) live independently-

Lifestyle/Caregiving Support:

- Think Ahead/Discuss: Demographic of Family-in home/city of parents, location(s) of siblings.
- Think Ahead/Discuss: Can they maintain their current home into their elder years?
- Think Ahead/Discuss: Do they plan to downsize?
- Find out if they have long-term care insurance or savings.
- Find out if they have money available to pay for those contingencies. (e.g., savings or long-term care insurance)
- Find out if they have support from community and friends where they are located.

Income and Retirement Plan:

- Make a list of all accounts and where they are held.
- List contact information or better yet meet with a Financial Advisor.
- Review Spending/Budget- Discuss long-term and short-term goals like education funding and travel.
- Consolidate and simplify accounts where possible, title properly.

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Stage 1: Parent (s) live independently-

Income and Retirement Plan:

- [ ] Review Social Security benefits.
- [ ] Streamline bill paying.
- [ ] Set up alerts on credit card-for gas, extraneous online purchases, etc.

Estate Planning Strategies - (wills, trusts, etc.):

- [ ] Find out if they have a will or estate plan. Find out where these documents are located.
- [ ] If so, figure out if the plan reflects their current wishes (i.e., does it pass property to the correct people and have the correct people in charge?
- [ ] Make sure all beneficiaries are up to date. These override the will! Figure out if a transfer of death agreement (TOD) should be set up on individual taxable accounts.
- [ ] Figure out if they have power of attorney, or joint accounts with caregivers, if necessary.

Insurance:

- [ ] Find out if they have made contingency plans for illness, disability or death of a spouse.

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Stage 1: Parent (s) live independently-

Insurance:

- Make a list of all insurance policies (life, health, long-term care, etc.) and where they are located. Is coverage adequate?
- Review homeowners, auto and umbrella liability insurance to make sure they are adequate, appropriate and up to date.
- Review health insurance coverage and consider whether it would be appropriate to add a Medigap policy to pay for costs not covered by Medicare.

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Stage 2: Parent (s) could use help in at least one of several ways-

- Think/Discuss: Do you need to move closer to live nearby for social/well-being purposes, be closer to children/grandchildren?
- Think/Discuss: Do they need to downsize or find more suitable housing?
- Think/Discuss: Do they need assistance with transportation?
- Think/Discuss: Do they need assistance with home maintenance and meals/shopping, Activities of Daily Living? (ADLs include Personal hygiene, dressing, eating, maintaining continence, and transferring/Mobility)
- Think/Discuss: Short term disability causing a need for temporary assistance. Does this prompt questions for longer term care or next stage?
- Think/Discuss: Are your parents/loved ones at different stages of healthcare?

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Stage 3: Parent (s) need full time assistance/care in facility or in home-

- Think/Discuss: Is their home layout friendly for the long term (master on main, etc.)?
- Think/Discuss: Do they have long term care insurance and/or resources to cover in home or nursing care?
- Think/Discuss: If a facility is chosen, is it close to you or caregiver, how will you assist?
- Think/Discuss: Can partners remain together?

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The following information is from LiveWell Strategies:

Caregiver Support:

- Who is most likely to become the caregiver? Can siblings share duties? What about trust between family members? How can they share information securely and transparently?
- How does this new role affect your time management?
- Do you have to quit work or work less, how does that affect your income?
- Will you need to contribute resources to help care for your family?
- Do you have a support team – Financial Advisors, attorneys, Concierge or other service providers to help plan and care, maintain the home, run errands, etc.?
- Do you have siblings or friends that can help support you or your parents?
- Self-care: Are you taking time for yourself?

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Other Resources:

AARP

https://www.aarp.org/caregiving/financial-legal/info-2019/out-of-pocket-costs.html
https://www.aarp.org/health/brain-health/info-2020/dementia-women-risk-caregiving.html

Alzheimer's Association

www.Alzheimers.org

Eldercare Locator

1-800-677-1116 (toll-free)
www.eldercarelocator@n4a.org

Local resources:

https://www.upstateseniors.org/
https://live-byg.com/

LiveWell Strategies

www.livewellstrategies.com

Long Term Care:

1-202-619-0724
https://longtermcare.acl.gov/

National Institute of Aging

https://www.nia.nih.gov/health/what-are-signs-aging-parent-needs-help

www.SSA.gov

If your parents become your dependents, you may be eligible to claim social security benefits on their behalf.