



# The Ultimate Aging Parents Checklist

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*“From caring comes courage.” -Lao Tzu*



# Introduction

Without proper planning, a tough situation can worsen, and the loved ones you were trying to protect may be impacted the most. It's never too late (or early) to start discussing a care plan with an aging parent.

Over 30 million families in America are providing care for their parents or relatives - and that number is expected to double over the next 25 years!

This guide includes all the tools and materials you need to create a step-by-step plan. At the end of this guide you will find the following seven worksheets:

- General Needs Checklist
- Personal Information
- Transportation
- Home Information
- Financial Information
- Health Information
- Choosing an Assisted Living Facility

# Step One: Conversation Preparation

We get it - conversations about unknowns, uncertainties, and the future can be intimidating and uncomfortable. You know your parents better than anyone, and it's important to have a conversation that will allow them to respond in a positive way.

Here are some questions to consider before you start the conversation:

- Who is the best person to start the conversation? Are there other relatives that should be involved?
- What are your biggest concerns about your loved one?
- What is the best result that could come from this conversation?
- How do you think your loved one will respond? How does your family usually respond during uncomfortable conversations?
- How can you explain to your loved one why this is an important conversation? How can you demonstrate the importance of being prepared?
- How can you provide emotional support? How can you provide financial support if needed?
- What will be the most difficult part of this conversation?

## 5 Tips for Approaching Difficult Situations

- 1 Don't approach the situation with preconceived thoughts about what is best.
- 2 Approach the conversation with an attitude of *listening* rather than telling.
- 3 Reassure your loved one they are not alone.
- 4 Be very straightforward with the facts, even if it is negative information.
- 5 Phrase your concerns into a question so your loved one can come to their own conclusions. For example, "Dad, do you think you might want some help with housekeeping?"



Remember that this conversation is about more than creating a caregiver plan. This is your chance to learn the goals of your loved one. Understanding these goals is key to creating a caregiving plan that allows your loved one to grow towards his or her goals.

Are these some of their goals?

- Remain physically independent
- Remain financially independent
- Maintain a healthy diet and lifestyle
- Focus on a hobby
- Continue working
- Start a business
- Build a financial safety net
- Buy a second home
- Move closer to family
- Move to a smaller home
- Spend time with grandchildren
- Volunteer for a cause
- Learn a new language
- Travel



## Step Two: Needs Assessment

When creating a caregiving plan, it's important to include your loved one in every step of the process. We have provided six separate checklists at the end of this document. When you're ready, complete these and store them in a safe place. If something happens to your loved one, or if you need access to this information when they are not around, you will have all of their information in one location!

Our worksheets include a general needs assessment, personal information, and housing, health, transportation, and financial resources. Plus, we have a worksheet for choosing an assisted living facility, if it applies to your situation. Don't be discouraged if you are unable to fill out every section. We get it - it's *a lot* of information! The important thing is to start planning as soon as possible and gather as much information you can.

# Step Three: Get Finances in Order

When it comes to keeping your finances in order, it's important to consider life insurance, final expense, and Medicare Advantage.

Medicare Advantage plans are a great option to make sure your loved one is getting the most coverage possible. MA plans offer more than Original Medicare with benefits like prescription drug, dental, vision, and hearing coverage.

Plus, we all need to think about what's going to happen to our loved ones when they pass away. Final medical bills, funerals, and burials are not cheap. If your loved one has a final expense policy, you won't have to worry about their final bills. Life insurance on the other hand, provides support in the case of an unforeseen event.

**Pro-tip: Our licensed agents can help you and your loved one purchase life insurance, final expense, or Medicare Advantage. They are contracted with all major carriers so they are able to enroll your loved one in the plan that fits their unique needs and budget with an unbiased approach.**

## Life Insurance

Whole Life is valid for your entire life and potentially the days following.  
Term Life is valid for a set amount of time, typically up to a year.

Life insurance provides coverage for outstanding bills, loans, mortgages, large outstanding medical bills.

## Final Expense

Your loved one can appoint any person to be their final expense beneficiary. Every month, they will pay a small premium. Then, after your loved one passes away, the money from the final expense policy will go towards paying off final bills and burial costs.

Final expense provides coverage for funeral and burial costs and small outstanding medical bills.

## Medicare Advantage

Medicare Advantage is a type of private Medicare plan sold through private insurance companies. They have the same coverage as Original Medicare (Parts A and B), but offer many extra benefits.

Medicare Advantage can provide prescription, dental, vision, and hearing coverage - and more!

## Step Four: Finalize a Plan

Once you have assessed your loved one's needs and collected the appropriate information, it's time to finalize a plan. Let your loved one be in charge of the conversation. When you agree on something, write it down. If you disagree on something, write down your options. Conversations can be forgotten or misunderstood. A written document of the agreed terms can eliminate any issues down the road.

The plan doesn't need to be a long, detailed document. Instead, it should focus on the needs, goals, steps, and timeline. It's also important to determine who is responsible for completing each step. Larger families may want to assign different people to different areas in the loved one's life. For example, if your brother works in finance or a money-driven field, he may be responsible for your dad's financial affairs.

## Step Five: Take Action

When the time comes to implement your plan, do your best to follow the steps you set in place. It's easy to start doubting your actions or become hesitant, but remember - this is why you created a caregiving plan in the first place! The key is understanding your loved one's needs, wishes, and dreams. It's time to take action!



# General Needs

Review each "needs area" and write the name of the family member who will be responsible for that task. Once all tasks are assigned, check off the "needs area".

Needs Area	Tasks
___ Home Maintenance & Living	Pay rent/mortgage: _____ Home repairs: _____ Maintenance: _____ Safety concerns: _____ Accessibility: _____ Groceries: _____ Cooking: _____ Pet care: _____ Housekeeping: _____ Other: _____
___ Finances	Pay bills: _____ Maintain records: _____ Consolidate accounts: _____ Organize account names and locations: _____ Other: _____
___ Transportation	Driving decisions: _____ Coordinating rides: _____ Vehicle maintenance: _____ Other: _____



# General Needs (continued)

\_\_\_ Health

Make appointments: \_\_\_\_\_

Transportation: \_\_\_\_\_

Submit insurance: \_\_\_\_\_

Medical decisions: \_\_\_\_\_

Keep medical records: \_\_\_\_\_

Organize medications: \_\_\_\_\_

Schedule refills: \_\_\_\_\_

Other: \_\_\_\_\_

\_\_\_ Personal Care

Pay rent/mortgage: \_\_\_\_\_

Home repairs: \_\_\_\_\_

Ongoing maintenance: \_\_\_\_\_

Safety concerns: \_\_\_\_\_

Accessibility: \_\_\_\_\_

Groceries: \_\_\_\_\_

Cooking: \_\_\_\_\_

Pet care: \_\_\_\_\_

Housekeeping: \_\_\_\_\_

Other: \_\_\_\_\_

\_\_\_ Communications

Keeping family informed: \_\_\_\_\_

Coordinate visits: \_\_\_\_\_

Other: \_\_\_\_\_

# Personal Information

Make copies of each "item" and check off as completed. Make notes of the original document's location.

## Needs Area

## Where is it kept?

- \_\_\_ Birth Certificate \_\_\_\_\_
- \_\_\_ Social Security Card \_\_\_\_\_
- \_\_\_ Medicare Card \_\_\_\_\_
- \_\_\_ Marriage Certificate \_\_\_\_\_
- \_\_\_ Spouse Death Certificate \_\_\_\_\_
- \_\_\_ Divorce Papers \_\_\_\_\_
- \_\_\_ Military Records \_\_\_\_\_
  - Branch of Service \_\_\_\_\_
  - VA ID # \_\_\_\_\_
  - Dates of Service \_\_\_\_\_
- \_\_\_ Driver's License \_\_\_\_\_
- \_\_\_ Passport/Citizenship Papers \_\_\_\_\_
- \_\_\_ Will \_\_\_\_\_
- \_\_\_ Trusts \_\_\_\_\_
- \_\_\_ Life Insurance Policy \_\_\_\_\_
- \_\_\_ Disability Insurance \_\_\_\_\_
- \_\_\_ List of Church & Community Memberships \_\_\_\_\_
- \_\_\_ Retirement or Nursing Homes Information \_\_\_\_\_
- \_\_\_ Funeral and Burial Instructions \_\_\_\_\_
- \_\_\_ Pet Care Plan \_\_\_\_\_
- \_\_\_ Other: \_\_\_\_\_

# Transportation

Fill out the "notes" section. Review each "item", attach copies, and check off when completed.

Needs Area	Notes	
___ Auto	Make(s)/Model(s): _____	Insurance Company and Policy Information: _____
___ Loan Information	_____	_____
___ Title for Car(s)	_____	_____
___ Car Insurance	_____	_____

# Home Information

Fill out the "notes" section. Review each "item", attach copies, and check off when completed.

Needs Area	Notes and Account Numbers	
___ Mortgage/Rental Documents	Water Company: _____	Cable/Internet: _____
___ Mortgage/Rental Bills	_____	_____
___ Utility Bills	_____	_____
___ Water Bills	_____	_____
___ Homeowners Insurance Policy	Power Company: _____	Insurance Agent: _____
___ Personal Property Insurance	_____	_____
___ Receipts from Property Taxes	_____	_____
___ Other Services: _____	_____	_____
___ Other Services: _____	Gas Company: _____	Lender/Broker: _____
___ Other Services: _____	_____	_____
	_____	_____
	_____	_____
	_____	_____

# Financial Information

Make copies of each "item" if possible and check off. Make notes of important financial information.

## Needs Area

## Notes and Account Numbers

\_\_\_ Bank Statements

Checking/Savings:

List of Assets & Debts:

\_\_\_ Will

\_\_\_\_\_

\_\_\_\_\_

\_\_\_ Durable Power of Attorney

\_\_\_\_\_

\_\_\_\_\_

\_\_\_ Routine Bills

\_\_\_\_\_

\_\_\_\_\_

\_\_\_ Federal & State Tax Return

\_\_\_\_\_

\_\_\_\_\_

\_\_\_ Loans

\_\_\_\_\_

\_\_\_\_\_

\_\_\_ Stocks

\_\_\_\_\_

\_\_\_\_\_

\_\_\_ Life Insurance

\_\_\_\_\_

\_\_\_\_\_

\_\_\_ Final Expense

\_\_\_\_\_

\_\_\_\_\_

\_\_\_ Other: \_\_\_\_\_

Rental Agreements or  
Business Contracts:

Will Information (Location,  
established date, etc.):

\_\_\_ Other: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_ Other: \_\_\_\_\_

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\_\_\_ Other: \_\_\_\_\_

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# Choosing an Assisted Living Facility

Check off the following important information as completed.

## Health Coverage

- Research policies to see what assisted living items may be covered
- Understand any out-of-pocket costs

## Facilities Near You

- Make a list of all local facilities
- Collect local brochures
- List the benefits of each facility
- Compare prices
- Research reviews

## What to Compare

- |                   |                        |
|-------------------|------------------------|
| 1. Price lists    | 6. Food options        |
| 2. Floor plans    | 7. Cable               |
| 3. Resident rules | 8. Group activities    |
| 4. Visitation     | 9. Cleaning            |
| 5. Security       | 10. Staff availability |

## Questions to Consider

1. What is the staff-to-resident ratio?
2. What training is required by the staff?
3. How many staff members are on duty at night?
4. Is there a nurse/doctor available 24/7?
5. Is an initial assessment required?
6. Is there a wait-list?
7. Is there an outdoor space?
8. What is the discharge policy?
9. What is the quality of doctors and nurses?
10. Is it handicap accessible?
11. Are comfortable beds, tv, group classes, and/or rentable movies available?
12. How often are the rooms cleaned?



## Medicare Plan Finder is Making Medicare Simple.

We hope this guide will prove useful in connecting with your loved one and creating a caregiving plan. While these plans are important, so is Medicare coverage - and we want to help!

We specialize in selling Medicare products like Medicare Advantage, Medicare Supplements, prescription drug plans, etc. to the senior & Medicare eligible community, but our agents can also sell final expense, life insurance, hospital indemnity coverage, and so much more. Does your loved one have the best possible coverage? Contact us to arrange a no-cost, no-obligation appointment with a licensed agent.

Plus, visit our Caregiver Support page at [www.medicareplanfinder.com/caregiver-support](http://www.medicareplanfinder.com/caregiver-support) for more information.



**CALL US,  
NOW!**

**1-833-438-3676**



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WEBSITE!**

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