

# LifeSolutions® Corner

## Caring for an Older Loved One: Where to Begin



**AS AMERICANS LIVE INCREASINGLY LONGER LIVES, MANY REQUIRE ONGOING, LONG-TERM CARE. THIS CARE OFTEN FALLS TO GROWN CHILDREN--MEN AND WOMEN WHO ARE IN THEIR FORTIES, FIFTIES, AND SIXTIES AND BUSY WITH CAREERS OR PERHAPS CHILDREN OF THEIR OWN. GETTING CAUGHT IN THIS CAREGIVING “SANDWICH”—GROWING CHILDREN ON ONE SIDE, AGING PARENTS ON THE OTHER—CAN BE AN EMOTIONAL AND FINANCIAL BURDEN, ESPECIALLY IF YOU DON’T KNOW WHERE TO BEGIN OR HOW TO GET HELP.**

First, you’ll need to consider some legal and financial matters. To provide good care for an older loved one, you may need to deal with care facilities, insurance, powers of attorney, and more.

### Figuring Out What Needs to Be Done

The following is a checklist to help you determine what your loved one may need. Don’t let it overwhelm you. Simply use it to make your own list of things to do or to learn more about, if necessary. Then you’ll be in a better position to ask others to help with both discrete and long-term tasks.

### Type of Care Needed

To determine the types of care your loved one may require, ask yourself these questions:

- What kind of care is needed now, and is that likely to change in the future?
- Could care be given at home if he or she had some help from a skilled nurse and/or a health aide? (For more information, see [Is Home Health Care an Option?](#))
- Would assisted living be appropriate? (For more information, see [Assisted Living: Care with an Independent Flavor.](#))
- Will he or she require a skilled nursing facility now or in the future? (For more information, see [Choosing and Paying for a Long-Term Care Facility.](#))
- Does a mental condition require him or her to have special care and housing? (For more information, see [Residential Care Facilities for Elders with Alzheimer’s Disease.](#))

### Health Insurance and Medicare

The following questions will help you understand what kind of health care coverage your loved one has or may need:

- What are the likely costs of the care they will need?
- What do Medicare & Medicaid cover? (For information, see [Medicare and Medicaid: What’s the Difference?](#))
- What kind of health insurance do they have, and what does it cover? (For information on policies meant to cover what Medicare does not, see [Medicare Managed Care Plans: An Alternative to Medigap Insurance.](#))
- What if they don’t have long-term care insurance? Does he or she need it? (To find out, read [Long-Term Care Insurance: The Risks and Benefits.](#))

### Taking Over Finances and Decisions

The time may come when you or other loved ones need to make basic financial and healthcare decisions. Be sure to get answers to these questions:

- Is there a living will (advance health care directive) or power of attorney for finances? If not, how can I help create the necessary documents? (For more information, see [Helping a Loved One Make a Power of Attorney.](#))
- Is my loved one no longer capable of making his or her own decisions or consenting to a power of attorney?

## End-of-Life Issues

Finally, here are some important issues to consider about wills and other arrangements at the end of life:

- Is there a will? If not, how can I help create a legally binding will?
- Has my loved one communicated any wishes for final ceremonies and the disposition of his or her body?
- Has my relative shared information on where to find important documents and passwords regarding bank accounts, retirement accounts, safe deposit boxes, stocks, life insurance policies, and wills and trusts?

## Getting Help

After you've reviewed the list above and have an idea of the tasks and issues involved, take a deep breath and remember that you can ask for help. To begin, you can encourage your loved one to be as involved as possible in his or her own care. Avoid taking control of tasks that your loved one can still perform. The more your loved one is allowed to do, the longer he or she will be able to maintain a sense of ownership over the course of his or her own life.

Next, you can turn to others for assistance, such as your immediate family and friends, brothers and sisters, aunts and uncles—anyone who might be able to lend a hand. (In many families, siblings divide the responsibilities of parent care.) Often, delegating even a small task can mean a great deal, especially if it relieves you from something on your to-do list. You can also turn to professional resources, such as in-home health aides and elder companions. Of course, most of these services cost money, though some are covered under some health insurance plans or Medicaid.

Caring for an older loved one is not easy, and you deserve all the support you can get. During the hard times, it might help to remember that what you are doing is noble and generous. Whether or not your loved one is able to express it, he or she is fortunate to have someone who is willing and able to do the job you've taken on.

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## Featured Webinar: **Your Elder Loved One's Desire: Live Independently**

There was a time when families lived close together, women were stay-at-home caregivers, and life expectancy was in the 40's. Fast forward to the present, where average life expectancy is in the 70s, families are dispersed, women are in the workforce, and elders need care for longer periods of time. Your elderly loved one's desire to live independently may not be safe and support their well-being. How do you know what to do? This seminar will provide information on how to assess the needs of elderly loved ones including their physical, mental, environmental, and financial and legal condition. What in-home services are available, when is it time for care outside of the home, and how do you talk to your loved one about making a change when they say "no"? If considering out-of-home placement, how to evaluate facilities, and if in a facility, how to know if a loved one is getting proper care?

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