

A Planning Guide For Successfully Aging in Familiar Surroundings

Diane Carbo

www.AgingHomeHealthCare.com

Planning for future needs can be anxiety producing, but if you are planning for your long term needs you are already ahead of the game. Perhaps you have a chronic condition such as arthritis, diabetes, or heart disease. You may be an individual who is dealing with aging parents and realizes the importance of planning ahead. Or you may be an individual who has little experience with chronic conditions or the changing needs we may experience as we age and you just want to anticipate future needs for yourself or a loved one. Whatever you do now to prepare for the future can save you money and decrease stress and anxiety.

There are many things you need to think through, but getting involved before a crisis occurs allows you to be more thoughtful in exploring your options.

Let's start by exploring various situations and think about the future. If you are an individual with a chronic condition, at your present age you may have everything under control. What if your condition worsened? What if you became confined to a wheelchair? What if you could no longer drive, how would you get around? What if your sight became compromised? Or you lost your hearing? What if you became incapacitated and could no longer make a medical decision for yourself? What if you became unable to care for yourself or take care of your home? What if you could not remember if you paid your bills?

These are all very real situations and happen to families every day. Considering these situations and thinking them through, will help you deal with a possible crisis situation with less stress and anxiety and with more confidence.

Let's get started. These are some of the basics steps. Do not get overwhelmed, and you may. It can be time consuming in the beginning. But it will save you much aggravation in the future.

Step 1 - Start opening the lines of communication. If you are an aging adult, you may have reservations about discussing this with family and friends. Discussing aging and future needs means dealing with the possibility that a day may come when you will have to depend on others. It means facing that one day you may lose control over your life and may have to give up some of your independence. You may fear that you will become a burden to your family and loved ones.

If you have a loved one who is an aging adult, you may be reluctant to bring up the subject because it will upset or insult someone. Or your family dynamics tend to ignore things until a crisis occurs. Whatever the reason, it is important to overcome your reluctance. Sometimes it better to get a neutral third party involved. Your physician, a clergy member may be a start to assist in opening the lines of communication.

Once the topic of future needs is addressed, it is important to see if there are any plans in place. If there are, you may want to review them to see if everything addresses their preferences. Do not be afraid to take time and ask what are your loved ones wishes, prefers and fears.

Step 2 - Getting organized. This is the next most important step. It is important to develop a Health Care Notebook. Get a three ring binder and have several sections. You will need one for each individual.

Section 1: Important health and medical information

Have on hand several copies of **medical and health history**, updated medications and allergies, list of physicians and their names, addresses, telephone numbers and specialty and emergency contact information.

Health insurance information. List the name of insurance and policy or group numbers. You will need this information every time you see a doctor or go to the hospital Have a copy of the medical durable power of attorney as well. (This will be addressed later)

Section 2: This section deals with **important documents** and where to find them.

This would include:

- a will
- long term care insurance policy
- reverse mortgage information
- location and information of safety deposit box and location of key
- social security cards
- marriage/divorce papers
- military service papers
- adoption papers
- titles to the house
- baptismal records
- home, property and auto insurance
- child custody papers
- naturalization papers
- residency papers
- disability insurance
- contracts
- employment records
- deeds (including cemetery plot title)
- information on jewelry, art and other valuables

This is also the section that should have original copies of the following:

- [advanced directives](#)
- [medical and financial durable powers of attorney](#)
- [final arrangement papers.](#)

Please note final arrangement papers **should not be kept in a safety deposit box** as this becomes frozen upon death of the owner of the box.

Section 3: This should be a **list of contacts** from everyone from relatives and neighbors names, addresses, telephone numbers who are willing to be your eyes and ears in communicating concerns if you are a long distance caregiver.

This section should also include the following:

- fire dept
- church/synagogue
- local ambulance services
- yard and maintenance services
- pet services
- accountant information
- attorney information

This section should also have a section on **potential community services**. This contact list will become a vital reference guide that will expand as the needs of the aging adult increases or changes.

This will include everything from

- home care
- non medical home services
- volunteers
- meals on wheels
- home meal delivery service
- grocery shopping services
- pharmacy delivery/mail services
- names of previous home care providers you may or may not want back
- eye and hearing services
- hairdresser/barber that may come to the home etc

Another section of this should have the header **Hospitals and medical care**.

This section should have information on

- preferred hospitals
- durable medical equipment suppliers
- personal safety equipment supplier
- names of home visiting physicians
- podiatrists
- dentist
- home health care company

Section 4: Financial information.

This includes:

- banking, checking, savings account information
- stocks, bonds
- attorney and securities advisor information
- Directions for the financial power of attorney.

A sub section to this should be a list of

- monthly bills
- charge account information, and payments
- Where to find cancelled checks and past tax returns and information to support them.

Section 5: Social and recreational section

This section should include:

- information on library books on tape and video rentals
- senior groups such as travel, trips and program clubs
- Religious associations have programs geared towards the elderly
- Exercise programs, senior fitness groups, swimming groups, mall walking groups.

Step 3: Complete advanced directives

Establish a durable power of attorney for medical and a durable power of attorney for finances. It is also necessary to sign and make copies of a HIPPA release form. These documents allow another person to make medical and financial decisions for you if you become unable to make them for yourself. This is also the time to address writing a will and final arrangement directions.

Most of us do not plan for end of life events, let alone talk about it. Final arrangements are an important financial transaction and many times these decisions are made at a time of bereavement and duress. Decisions and choices are usually made when a person is in shock, having feelings of guilt, remorse and sense of loss that can cloud our judgment.

It is important to make your final arrangements when you are healthy in body and mind. It is also important to remember that as you plan, this is a time for the living to remember you and celebrate your life. Discuss with you family your preferences and wished. Including others and allowing them to participate in the planning will help them to celebrate you and your life, and give them peace of mind knowing they are carrying out your wishes.

Step 4: Assess the home environment

If you are like 85 % of the population over 55 chances are you want to remain in your home. That is a very real possibility, but you must be proactive and identify potential problems should you be disabled in some way.

Most homes we presently live in were built for the young up and coming family. Builders did not consider that as we age, our bodies change and even the slightest things we do can become difficult. For example, some of us will develop arthritis, and it will become difficult to turn the water faucet or light switch on without some difficulty. A simple change in the lighted rocker light switches can be one simple, inexpensive change that can make a world of difference. Think of the future and potential needs. Are there ways to make it safer and more accessible? Consider options for future home health care needs. Can a room be turned into a bedroom if necessary? Is there a place for someone to stay overnight

if you require overnight care? If you prepare your home over time and make modifications, it assists you to successfully age at home.

Step 5: Financial Planning

Now is the time educate yourself on long term care insurance, reverse mortgages and community/Medicaid waiver programs in your area. According to a recent study, seven out of ten individuals in a nursing home were not aware that there were other options available to them.

Step 6: Learn about local support services

There are a variety of services available such as Meals on Wheels, services that will pay bills for you, energy assistance, financial management counseling, prescription drug assistance, transportation assistance, and respite care

Step 7: Identify an informal emergency support network

Prepare for the unexpected. If there is an emergency and someone is hospitalized, does someone close by have a key to the house? Are there pets or plants that will need to be cared for? Is there someone to bring in the mail and the newspaper? Have a back-up plan if the caregiver gets sick.

Step 8: Investigate equipment and technology for future needs will contribute to successful aging at home

There is new technology and assistive equipment and devices that make aging at home easier and safer. Explore what is out there and available.

As your needs change, you will be ready with the knowledge that there is assistance out there to suit your individual needs.

Step 9: Become an educated health care consumer

Learn to ask questions to your doctor, therapist or pharmacist. Take a notebook along and write down what the doctor says or take someone with you to write down things for you. When a doctor is going to do testing, ask what they're looking for, why are they doing the test? If surgery or an invasive procedure is being done, do not hesitate to ask questions so you understand exactly why this is being done, what the potential complications of this procedure are, what the likelihood of this complication happening to me. What is the infection rate as a complication of this procedure? By becoming an educated consumer, you will have a better understanding of your condition and anticipate potential problems before they occur.

Step 10: Consider a care/case manager to assist you to maneuver the medical delivery system

A care manager works with the aging adult and family members to

- Assess
- identify problems
- offer solutions
- make sure you are aware of all your options
- have your needs met
- make sure you receive quality care.

