

# SETTING UP THE FAMILY GUARD RAILS



## Honoring your loved one's autonomy while maintaining your sanity

It's never too early to plan for a crisis. Even bare-bones planning helps if someone becomes injured or ill. The best time to consider your options clearly and calmly and make decisions is when everyone is, in theory, of sound mind and body. Families need to be functional and united during a time of crisis. If budget is an issue, research local reputable free or low-cost legal options for powers of attorney, will and trust, and medical directives.

Take it one step further and talk with the people that you have designated as your powers of attorney or trustees so they have some idea of expectations and, realistically, the time to select someone else if your first choice has declined this responsibility. Having something in place is better than nothing. Finding out what is important to your loved one and exploring how to fulfill their wishes now will help you see what needs to be done. Action and information help create peace of mind even in the face of uncertainty.

## Information Basics

Even the most basic information gets complicated during a crisis. Identification cards, cell phones, and dentures all get lost and sometimes never found! Here's a checklist of Key Documents that is your first line of defense when there is a crisis. There is nothing worse than being unable to help a loved one due to a lack of information. Make sure that there is someone who has this information for you in case of an emergency:

- Keep a photo, scan, or paper copy of your loved one's ID — that means CURRENT state ID, driver's license, or passport.

- Keep a photo, scan, or paper copy of your loved one's health insurance card(s).

- Keep a certified copy of your marriage certificate if you are married.

- Know how to get into your loved one's email and bank accounts.

- Know how to get into your loved one's electronic devices e.g., computer, phone, tablet.

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## THIS IS MORE INVOLVED INFORMATION TO COLLECT BUT NOT DIFFICULT TO COMPLETE.

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## Healthcare

- Know your loved one's primary care physicians and contact information.

- Know your loved one's vaccination status or have access to vaccination records.

- Be able to access online medical system portal.

- Power of attorney (POA) — Healthcare — choose agent and successor(s).

- Open a **mysocialsecurity.gov** account to track Social Security account and payments.

- Complete a Health Insurance Portability and Accountability Act (HIPAA) authorization form.

- Insurance info — Medicare/Medicaid.

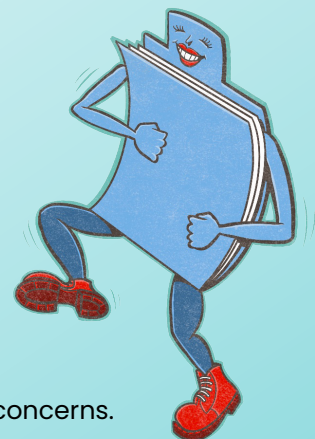
- Find your local SHIP (State Health Insurance Assistance Program) to assist with health care concerns.

- Explore long-term care insurance options.

- Medical directives — living will, DNR, POLST.

- Residential options with different care levels — compare costs to current and future needs.

- Know hospice choices if this is imminent.



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## **SIMPLE ACTIONS LIKE OPENING A [MYSOCIALSECURITY.GOV](https://www.mysocialsecurity.gov) ACCOUNT WILL SAVE YOU TIME AND MONEY.**

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Introductions to bankers, brokers, and people that your loved ones interact with every day will build trust and communications. All these little pieces of community glue our lives together and hold things together when crises occur.

### **Property (A.K.A. Financial)**

Power of Attorney POA – Property – choose agent and successor(s) – Ensure that the individual that you choose for your POA for Property does not have financial problems, addictions, or legal relationships that might compromise their fiduciary responsibilities.

Hire a legal professional to draw up a will and trust.

Open a **mysocialsecurity.gov** account to track Social Security account payments and access forms.

Inventory all bank accounts, meet the bankers, start to consolidate accounts.

Meet the legal and financial professionals and save their contact information.

Inventory all retirement accounts – check beneficiary designations.

Inventory life insurance policies – check beneficiary designations.

Inventory annuity accounts – check beneficiary designations.

Ease payments with e-checks, autopay, and ACH (automatic clearing house) wherever possible.

Keep watch on financial statements, ensuring billing is correct and there is no fraud.

Be ready to take over financial tasks and help with financial decisions.

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## **HELP YOUR LOVED ONE TAKE STOCK OF THEIR LIFE AND HOW THEY CAN CONTINUE TO CREATE MEANING, NO MATTER THEIR STATE OF MIND OR HEALTH.**

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### **Quality of Life**

Start to record your loved one, ask all the questions you always wanted to ask, **Storycorps.org** US Library of Congress is one way to archive your loved one's life.

Talk with your loved one about their wishes if they are incapacitated.

Find out about local senior services and programs that may be beneficial for community connections.

Keep a list of neighbors' and friends' contact information.

Start to manage subscriptions and mail; stop solicitations; re-route mail if this is no longer manageable.

Do the same for email accounts and on-line accounts that are no longer manageable.

Last in, first out. One of the first faculties to go is handling email and virtual files.

Stick to hard copies of documents and communications. Get agreements in writing, so that if someone has memory issues, you can show them what they agreed to in the past.

These are all pieces to the puzzle, starting with the most basic, then to health, then finance, and legacy. Check in with your loved one to help you gather this information. There may be resistance, because it may feel like they are giving up their autonomy or privacy. Maybe there is another family member or friend who can help with this task. Do not give up; it may take several years to gather this information. The important thing is that you start.