

## *Caring for an Aging Loved One* *“Not Always the Easiest Responsibility”*

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Caring for a loved one is an easy task. But when the loved one is elderly, what once was easy can become more difficult. Whether you are a spouse tending to your mate, or a child returning the love of a parent, the responsibilities facing the caregiver is often new, filled with issues which only arise when the patient is elderly and in addition there is the need to take care of their finances.

Prior to the time when care for an elderly loved one is required, it is prudent to make sure all the legal paperwork is prepared, signed, and accessible. This includes a variety of documents and while some may already be in place, a review with the family attorney may uncover questions or issues which, if left unresolved, could create hardship during the care process or family issues. The following are some of the documents which should be in place, and if possible signed within the last couple of years.

Last Will and Testament, or  
Living Trust with Pour-over Will  
Financial Power of Attorney  
Health Care Power of Attorney

Living Will (Advance Healthcare Directive)  
Pet Protection Document  
HIPPA Consent/Release Form

Some attorneys may combine two or more of the above documents into a single document and thus you may not have each of the above documents. Also, not everyone elects to have a Living Trust and chooses to use the Last Will and Testament. If most estate plans have documents which address the purpose of each of the above, the plan should be complete and in order. Others may have special situations which require or may benefit from additional types of documents such as Trusts. For the caregiver and potential recipient, once the documents are in place it is time to have what may be one of the most difficult conversations two adults can have. Depending upon the health of the elderly loved one, talking about their medical needs and wishes for care as they age may be difficult with a spouse, but could be impossible with a child. They may be dealing with issues which are embarrassing for them to discuss, or they may already be experiencing some forgetfulness or early stages of dementia.

Instead of talking about their needs don't be surprised if you hear "just take me out and shoot me if I can't take care of myself". Unfortunately you may never get a straight answer from them about their needs or wishes, which leaves the caregiver wondering just what their loved one really wants or needs. For most elderly, change is never easy nor welcomed. Many have lived in their current home for years, near lifelong friends and their doctors who they prefer not to replace just yet and see a move as a loss of independence. Advising many senior clients over the years, I am grateful when I witness one planning for their future care. This may mean a move closer to a family member which is willing to provide for their care. Discussing with their caregiver the type of care they prefer including where they would like to reside is always beneficial.

When a child becomes the caregiver, they are facing a tremendous impact on their schedule potentially lasting days, weeks, and months of additional calls, conversations, doctor visits, and many other decisions and appointments. Additionally, they are having to deal with Medicare, related supplemental/gap coverage, and long-term care insurance if in force which for most they thought the need for this expertise was still years in the future.

Caring for an elderly loved one not only involves doctors and medical decisions; it includes finances, deciding on where they are to reside and type of residency, as well as their independence such as being able to drive. As their needs change, they may spend extended time in the hospital, skilled nursing, rehab facilities, independent living to

***Caring for an Aging Loved One, continued:***

assisted living. With each change, their possessions may need to move so they have those familiar belongings near them. Every situation is unique, but the common ground is being prepared. Spending time reviewing documents and in conversation with loved ones will assist in having their care go smoothly.