



## The Essential Aging Wisely Checklist

### Preparing Ahead

- Meet with your financial advisor and estate planning/elder law attorney. Be open with information about your situation to ensure they can provide the best planning options for you. Consider involving your partner and/or key family member or friend who might be involved in substitute decision making and care decisions.
- Execute (and keep updated) important legal documents such as: Durable Power of Attorney, Healthcare Surrogate/POA, Living Will, and estate planning documents (Will/Trust). Talk to your professionals about what is needed and review regularly, especially if you have life changes.
- Make sure to talk to these professionals about things like titling accounts and beneficiary designations. Sometimes a well-meaning employee at the local bank will give you advice that might have unintended consequences and your beneficiary designations could affect the intentions of your estate plan.
- In addition to the legal paperwork above, complete privacy forms with your medical professionals indicating anyone who you would like to be able to receive information.
- Organize important papers and ensure they are easily accessible in a crisis. Contact us for a copy of our “document locator” list of vital paperwork.
- Consider making funeral/final arrangements, whether you prepay or not. This can clarify things for loved ones (maybe reducing potential conflicts) and remove a huge burden during their time of grief.
- Start a “health file” with information such as: medical contacts, basic history (surgeries, diagnoses, medications), current medication list, allergies and other problems with medications or treatments, current diagnoses, and test results. There are secure online tools you can use for this purpose, allowing you to access the information anywhere (and you can provide access to helpers).
- Educate yourself on some of the options for eldercare, such as home healthcare and assisted living options. Talk with loved ones about preferences. Understand the costs involved and figure out what is going to be realistic and where you may have gaps.
- Understand your health insurance options. Seek [help from a patient advocate](#) to analyze your choices (Medicare, employer insurance, Veterans benefits and more) and how they all work together. Do not miss key deadlines that can cost you greatly in the long run. Outline the various decisions you need to make leading up to retirement/age 65 and understand yearly enrollment periods.
- Open up the lines of communication: the more discussions can begin prior to crisis, the better. Consider bringing in a 3<sup>rd</sup> party or consulting with a care manager if discussions are difficult or your family has disagreements.

## Staying Healthy and Safe

- Develop a relationship with a local [geriatric care manager](#), particularly if you have limited local support. The care manager can make planning suggestions, link you with key professionals, attend medical appointments with you and be available when problems arise.
- Consider hiring some household help. You can engage a home care company to assist with light [housekeeping](#), [preparing healthy meals](#) and transportation. This also gives you a resource if more help is needed.
- Medication errors are a common problem, especially when someone has a complicated medication regime. Consider using a pill box or electronic organizer. A home health company can provide [medication assistance](#) to keep you on track. Get a periodic review of medications for possible problems and talk to medical providers about ways to reduce or simplify medications.
- Have a home safety assessment conducted. Make changes that could help you prevent falls.
- As you have health changes (or are weakened from an illness, have a fall, etc.), talk to your doctor about whether or not you could benefit from physical/occupational therapy (Medicare home health or outpatient). Consider hiring a personal trainer to help you stay strong and maintain good balance (we can recommend local resources that specialize in senior fitness).
- Consider having an [advocate](#) attend medical appointments with you (whether your partner, family member or friend, or a professional advocate) and help with follow-up.
- Research potential assistance in the area. Keep a reference notebook or bookmark information online for resources you might need now or in the future.
- Make sure your appointed decision maker/helper has the vital information needed to step in to help (contact information for doctors and trusted advisors, copies of your health insurance cards, copies of legal documents).
- Simplify your financial life. Organize paperwork and get rid of excess, consider online bill paying and automatic options to make monthly bills easier to manage.

## Facing Deteriorating Health/Where to Turn in a Crisis

- Call on trusted professionals and ask them about resources. Inform them about your changing situation so that they can make appropriate recommendations.
- If you have not started working with a geriatric care manager, consider getting an [assessment and recommendations](#) now. The care manager can help with options that fit your needs, desires and budget. You can engage the care manager to help navigate the medical system and assist with transitions (picking the best rehabilitation options, planning for a return home from the hospital, choosing an assisted living facility and making the move).
- If you run in to difficulties using your legal documents (i.e. handling financial transactions using the DPOA, getting information from medical providers), contact the attorney who executed your documents for assistance. This is another important reason to consider using a qualified professional, rather than forms or online services.
- Confer with medical professionals on prognosis, treatment options, and expected results. Ask questions and prepare ahead for appointments. Make sure the medical specialists are the right fit.

- Seek extra support during transitions (for example: leaving the hospital or moving to a care facility). These are times when problems often arise and decisions can feel rushed.
- Put back up care plans in to place and seek options so that primary caregivers can [have a break](#).
- Revisit discussions with your loved ones and decision makers about your wishes. Have more specific discussions in light of your diagnoses and prognosis.

Our team is here to help at any stage, with resources, assessments, guidance and care services. **Call us at 727-447-5845 or 813-333-5020.**

*The [EasyLiving blog](#) contains a full resource library with more details and tips on these topics. You can [subscribe to our monthly newsletter](#) for updates and the latest aging wisely articles.*