Introduction

You may not think of yourself as a caregiver, but if you help someone in your family with everyday tasks, the \textit{ABA/AARP Checklist for Family Caregivers} is for you. You could be one of the 42 million family caregivers who provide unpaid help to someone they are close to who needs assistance. The person you care for could be your spouse, parent, sibling, adult child, or friend. Your caregiving may include driving to doctor’s appointments periodically and grocery shopping each week. Or, you could help every day with bathing or getting dressed, preparing meals, and making sure medications are taken. You may be the one who steps up to pay the bills, locate legal documents, and track medical claims.

However much caregiving you provide, you have an abundance of important documents and information to keep track of. You need a way to understand and organize all the legal, financial, and medical matters pertaining to the person you care for. That’s what this book helps you do. There are many excellent books that talk about caregiving with a personal touch, including my AARP colleague Amy Goyer’s personal caregiving journey in the upcoming \textit{ABA/AARP Juggling Life, Work, and Caregiving} (AARP.org/Caregiving Book). I add an organizational touch by helping you pull together the information you need to make your job easier, from listing medications to locating retirement savings to cover expenses. And I help you decipher some of the contracts you’ll encounter and explain the ins and outs of making decisions for someone else.

In Chapter 1, you gather much of the basic information you need to know about those you care for, such as driver’s license number and blood type, along with more personal information, such as what they care about and what they can do with and without help. Additionally, use the checklists to evaluate personal and financial safety: Is the person safe, prepared for emergencies, or at risk for scams or exploitation?

This job, as you’ve probably learned, is way too big to do by yourself. Chapter 2 is where you put contact information for those you know you can call in an emergency to help with caregiving responsibilities. Others on your caregiving team include service providers, medical professionals, financial advisers, and lawyers. Use the checklists to get their contact information in one place. You’ll also find tips on questions to ask financial or legal professionals before hiring them. If the person you are caring for is a veteran, be sure to know all the support available to caregivers from the Department of Veterans Affairs (VA).

The Where to Find It Checklist is key to Chapter 3. It is where you keep track of important documents. Use this checklist to identify what information you should have and
where you put it so you don’t have to hunt for it when you need it. In this chapter, I also address access to safe deposit boxes, digital assets, and rewards programs.

In addition to being a caregiver, you may be called upon to carry out legal roles. Chapter 4 outlines the responsibilities of agents with a power of attorney, trustees, representative payees for Social Security, VA fiduciaries, and guardians. All people have the right to make their own decisions, and they also have the right to have someone else make decisions for them, if they wish. Powers of attorney are the most common legal documents used to give another the authority to make those decisions. Along with the authority comes much responsibility. Making decisions for another is not easy. To make decisions for another means you have to thoroughly understand what the person wants you to do. You have to put aside what you would do yourself. Chapter 4 explains what you need to know about these important responsibilities.

Most caregivers have to know a lot about medical care and the experts who provide that care. The checklists in Chapter 5 help you organize medical matters, track medications, understand how to be a health care agent, and recognize the difference between advance directives and medical orders such as do not resuscitate orders.

Chapter 6 helps you decipher some of the contracts you may encounter as you care for a family member. I help you know what to look for in contracts to hire care providers, through an agency or on your own. You’ll find tips on how to understand resident agreements for both assisted living and skilled nursing care facilities. If the person you care for has a long-term care insurance policy or a pre-need funeral arrangement, you need to know what’s in the contract so you can make sure to get all benefits that have been paid for. Family caregiver agreements are legally complicated but can be a way to pay family members who provide care. A lawyer’s advice is important for all contracts.

Paying for care is a challenge for many families. Use the checklists in Chapter 7 to organize income and expenses and identify possible benefits that could augment resources. Are there personal loans on the positive side or outstanding debts on the negative side of the balance sheet? If so, record them on the checklists. Also include credit or debit card balances. Just as credit card accounts can be a source of funds as well as a debt that must be paid, a reverse mortgage can be a source of income as well as a debt to pay back. The checklists in this chapter provide a current financial picture to help create a budget.

Use Chapters 8 and 9 to list pension benefits, retirement plans, and investment accounts, along with inventories of real and personal property. As a financial manager, you need to know what resources are potentially available to pay for daily living expenses along with long-term care. Chapter 10 covers some of the insurance that protects the person you care for. Dealing with Medicare and other health insurance claims can be very daunting and time consuming. Use the resources in this chapter to navigate health coverage issues. One insurance tip: Make sure vehicle insurance covers other drivers.

In Chapter 11, the final chapter, you learn about how the person you care for wants his life celebrated when he dies. You can use this chapter to start the conversation about whether he wants to be an organ donor, where he’s to be buried, and if he wants military
honors at the grave site. Find out if he wants to create an ethical will to leave behind special words of guidance to later generations. Does he have a will? If he wants to create a will but hasn’t done so yet, share the tips in Chapter 11 to start the process of creating an estate plan.

How to Use This Book

Each chapter starts with a My To-Do Checklist to help you get started collecting the information you need to gather about the person you care for. For each item on the checklist, you will find basic information about what you need and why as well as tips on how to locate and organize it. Use this section of each chapter to guide you through what you need to do. After the explanations, you’ll find Action Checklists where you record the details you’ve gathered and what you have done.

You will probably want to start by looking through the My To-Do Checklists on pages xiii–xvi to get an overview of the many topics covered by this book. Go through a first run to check off the items that don’t apply to the person you care for. You may find that you’ll want to start with the sections or checklists that are easiest for you to accomplish. Check off each item on the My To-Do Checklist as you complete that step.

Don’t try to complete this guide in one or two sittings. Approach it in manageable sections or add to it as you learn more about the person you care for. Even though you might not have all the answers at first, take the time to find them. You will find tips on how to gather some of the information and places to record your information on the Action Checklists.

Over time, you’ll learn more about those you care for, their plans, what they want, and how they feel. Their circumstances, along with how they wish to be cared for, may change. Feel free to modify the checklists according to their needs. If there’s a detail that doesn’t apply, just skip it. You’ll find plenty of spaces to record information; use as much as you need.

You should also prioritize: What should be completed sooner rather than later? Your priority list is unique, but you may want to put at the top of your list getting a complete list of medications, recording contact information for all the people you rely on, locating insurance policies, and indicating where important papers are located.

A few tips:

**Fill in the paper checklists with a pencil or erasable pen.** This book is made to be written in. As you gather more information as time goes by, it will be easy to update what you have previously written.

**Download the electronic files from http://ambar.org/caregivers.** As you complete a chapter, you may want to print out a copy and place the pages in a three-ring binder. You may also want to add plastic pages to slip in documents you come across. You’ll want to keep a hard copy (and a backup file) of these documents in your filing system. Be sure to note where you have those copies stored so you don’t waste time looking for them later.
Keep the information up to date. As changes occur, you’ll want to note them. Set aside some time each month to review the checklists and add new information.

A word of caution: You are assembling a great deal of very personal information you don’t want to get into the wrong hands. Be cautious about where you store it and with whom you share it.