

The Time is Now Caregiving Checklist



centennialco.gov/seniors

The Time is Now



Centennial's senior population is expected to be 17.3% higher than the national average by the year 2030. Aging can be a difficult process, but it can be made easier through advanced planning. The Centennial Senior Commission researched issues affecting the senior population and found many of them could be helped with early planning.

The time is now to start thinking about aging! Many seniors want to stay independent for as long as possible and caregivers may struggle to help meet the wishes and needs of friends and family members. Whether you are twenty-five or seventy-five, there are steps you can take now to help keep more control in the future. Denial about the aging process is a huge roadblock on the path to living a comfortable second stage of life.

The Senior Commission has created a checklist consisting of six different categories to help you or a loved one prepare for aging. Check off the completed items and keep this list in a visible place as a reminder for those items that still need to be accomplished. **This list was created to help you or a loved one think about issues that surround aging and is not meant to recommend any type of business or act in lieu of legal, financial or medical advice. Please take time to research the topics you or a loved one are interested in and contact trusted certified and licensed advisors for more information.**

Please visit: www.centennialco.gov/seniors for helpful links to government agencies and non-profit groups.



- ☐ **ADULT DAY CARE-** Adult day care programs can provide respite to caregivers and provide isolated seniors with social interaction. Have you or your loved one thought about this option?
- ☐ **ASSISTED LIVING FACILITIES-** Family and friends may help research housing options for seniors who need some care, but don't need nursing home or skilled care. Is it time to get this extra support for yourself or a loved one?
- ☐ **CAREGIVER SUPPORT GROUPS-** These groups may help caregivers with financial, emotional or physical respite. Many caregivers don't identify themselves as caregivers if they are taking care of family. Are you or a loved one feeling isolated?
- ☐ **DRIVING-** Physicians and non-profits can provide assistance to help with discussions about when it is time for seniors to stop driving. Have you prepared yourself or a loved one for this difficult task?
- ☐ **TRANSPORTATION SOURCES-** Have you or your loved one planned for alternative mobility sources when you or a loved one are no longer able to drive? What additional costs may those entail?
- ☐ **LOSS FOR CAREGIVERS-** Caregivers often give up jobs, promotions and friends to take care of a loved one. These changes can have big impacts both emotionally and financially. Have you thought about seeking professional help for yourself or a loved one?
- ☐ **HOSPICE-** Hospice programs help provide families and their loved ones with support and care during the last stage of a person's life.
- ☐ **NUTRITION-** Seniors who become isolated often don't have access to fresh or nutrient rich food. Have you researched food delivery services or talked with a physician about this important issue?
- ☐ **RETIREMENT LIVING-** Retirement is expensive and many people find themselves without the financial resources to live comfortably, safely and may be unable to handle emergency costs. Have you or your loved ones saved enough for emergencies?
- ☐ **RESPIRE FOR CAREGIVERS-** Caregivers often forget to care for themselves through breaks and support groups.
- ☐ **SANDWICH GENERATION-** A term applied to people who are taking care of aging family members as well as kids/grandkids. Are you or a loved one spread too thin? Caregivers need support and respite.
- ☐ **SKILLED CARE FACILITIES-** This term is often interchanged with nursing home. This option is for seniors who need intensive care and support. Do you know the characteristics of a quality skilled care facility?
- ☐ **OTHER:** _____
- ☐ **OTHER:** _____

CAREGIVING

TASKS TO COMPLETE:

FINANCIAL

- ☐ **BANKING DOCUMENTS-** What accounts do you or a loved one have and does your Guardian/Power of Attorney designee know where these accounts/documents are located and how to access the accounts? Have you provided them with passwords?
- ☐ **BILLS/DEBTS-** Have you or your loved one kept a list of regular bills and debts including those that are paid automatically?
- ☐ **BENEFICIARIES-** Have you or your loved one legally named beneficiaries? Are the beneficiaries aware of your or your loved one's legal, medical and financial wishes?
- ☐ **INVESTMENTS-** Do you or your loved one have a list of your stocks, bonds, mutual funds and rental properties all in one place and does the designated Guardian/Power of Attorney know where they are located?
- ☐ **TITLES AND DEEDS-** Do you or your loved one have a copy of all these documents in one place and does your Guardian/Power of Attorney know where they are located? Is the correct information on the title or deed?

MEDICAL

- ☐ **MEDICAL DIRECTIVES-** In the case you or your loved one cannot advocate for yourselves, have you worked with a doctor and lawyer to prepare the written legal documents to make sure you or your loved one's medical decisions are followed?
- ☐ **MEDICAL FORMS-** Do you or your loved one have a legally designated person to help complete medical forms?
- ☐ **MEDICAL NEEDS-** Do you or your loved one have a list of medical conditions, dietary needs, allergies and medication lists in an accessible place if there was an emergency?
- ☐ **MEDICATION LISTS-** Have you or your loved one created and updated a list of medications for your health care providers to help them with drug interactions and emergency situations?

DOCUMENTS

LEGAL

- ☐ **ATTORNEY'S INFORMATION-** Do you or your loved one have a legal Guardian/Power of Attorney? Does the designee know who your lawyer is and how to contact him or her?
- ☐ **DIVORCE DOCUMENTS-** If you have been divorced, do you or your loved one have the documents to help with pension and Social Security issues?
- ☐ **LEGAL DIRECTIVES-** Have you or your loved one contacted an attorney about legally securing your wishes?
- ☐ **TRUSTS-** Setting up a trust is a legal tool to help protect your finances from being heavily taxed after your death. Have you contacted an attorney to discuss whether a trust is needed for your financial situation?
- ☐ **WILL-** A will is a legal document naming your heirs and dividing your property.

LOCATION

- ☐ **FILING SYSTEM AND PASSWORDS FOR IMPORTANT DOCUMENTS-** Where are your or your loved one's important documents kept? Who has the key to safes and safety deposit boxes? Who has the list of passwords for digital accounts?
- ☐ **FUNERAL PLANS-** Have you or your loved one talked to your Guardian/Power of Attorney about funeral wishes? Have you or your loved one spoken with a funeral director and planned financially for a funeral?
- ☐ **ID IDENTIFICATION DOCUMENTS-** Where are these documents kept? If you or a loved one has given up a driver's license, has it been replaced with a state issued identification card or a passport?
- ☐ **KEYS AND LOCATION OF SAFES OR SAFETY DEPOSIT BOXES-** Have you or your loved one spoken to your Guardian/Power of Attorney about the locations of these items? Are the locations written down?
- ☐ **OBITUARIES-** Have you or your loved one written your own obituary? Is leaving this task to family members a good idea?
- ☐ **SOCIAL MEDIA ACCOUNTS-** Have you or your loved one directed a Guardian/Power of Attorney on what to do with your social media accounts?

OTHER: _____

OTHER: _____

INSURANCE

- ☐ **AUTOMOBILE INSURANCE-** Do you or a loved one need to increase/decrease insurance needs based on driving skills/time? Where are the proof of insurance documents located?
- ☐ **HOME INSURANCE-** Do you or a loved one have enough home insurance in case of an emergency? Where are the proof of insurance documents located?
- ☐ **LONG-TERM CARE INSURANCE-** This type of insurance may make in-home care or assisted or skilled nursing care more affordable. It can be costly and some wait until it is too late to obtain long-term care insurance.
- ☐ **SOCIAL SECURITY-** Have you or your loved one contacted the Social Security Office about possible benefits? Have you or a loved one asked about a spouse's death benefits or benefits available after a divorce?

HOUSING

- ☐ **CAPITAL GAINS TAXES-** Have you talked to an accountant about the taxes you or a loved one may owe on retirement accounts, the sale of a home or the sale or transfer of rental properties?
- ☐ **IN-HOME CARE COSTS-** If you or a loved one wants to age in place, have you or a loved one planned for the increasing cost of in-home care?
- ☐ **PROPERTY TAXES-** Seniors who are on a fixed income and have no mortgages often worry about property taxes. Contact the State and County for more information about tax exemption programs.
- ☐ **REVERSE MORTGAGES-** A reverse mortgage is a specialized loan to allow homeowners to use the equity in a home to limit mortgage payments or to access needed cash. Homeowners are still responsible for the homes' insurance and taxes. Have you or a loved one discussed this option with your attorney or accountant?

PROTECTING YOURSELF

- ☐ **PICKING A FINANCIAL ADVISOR/ACCOUNTANT-** Have you or your loved one taken the time to research before looking for a certified financial planner or certified public accountant? Does the person make money through fees or commissions?
- ☐ **SCAMS/FRAUD-** Seniors may be victims of fraud. If it sounds too good to be true, it probably is. Have you or a loved one contacted your local law enforcement agency to learn about the latest scams?

FINANCIAL

INCOME

- ☐ **MEDICAID/SPENDING DOWN INCOME-** Have you met with a certified insurance agent who specializes in Medicaid rules and options. If you qualify for Medicaid, how will that affect a living spouse?
 - ☐ **OUTLIVING YOUR RESOURCES-** Have you planned financially for retirement? If you outlive your resources do you have any outside financial support?
 - ☐ **REQUIRED MINIMUM DISTRIBUTIONS-** Have you talked to an accountant or financial planner about the legal requirements of taking distributions from your retirement accounts?
 - ☐ **RETIREMENT INCOME-** Do you have enough retirement income to live a comfortable lifestyle? Have you planned for emergencies?
 - ☐ **OTHER:**
 - ☐ **OTHER:**
 - ☐ **TASKS TO COMPLETE:**

STAYING IN YOUR OWN HOME

- ☐ **AGING IN PLACE-** The ability for you or your loved one to safely live in your/their own home and community. Are you or your loved one financially prepared for this option?
- ☐ **CONTINUUM OF CARE-** This type of care can refer to both healthcare and housing issues. Some senior housing facilities have independent living, assisted living and skilled care all in the same location, so as health needs change you or your loved one can stay in the same area.
- ☐ **DOWNSIZING-** Downsizing is moving to a smaller home or apartment for less maintenance and better mobility options.
- ☐ **FOOD DELIVERY PROGRAMS-** These programs are available through many non-profit and for-profit organizations and businesses that will deliver food and check-up on people who have short or long term medical or mobility issues.
- ☐ **FROZEN IN PLACE-** This term refers to the fear of downsizing or moving to housing that makes sense for the needs of you or your loved one.
- ☐ **HOARDING-** Hoarding is defined as a medical disorder whereby individuals are unable to part with their possessions often leading to the stockpiling of materials that may cause housing risks.
- ☐ **HOME CHORES-** Home chores are tasks needed to independently stay in a private home. Home chores may include cooking, cleaning and yard work. At some point you or a loved one may need help with these chores.
- ☐ **HOME SAFETY-** Home safety is being able to live at home safely. There are non-profit and for-profit businesses that can help assess homes for safety risks.
- ☐ **HOME VALUES-** Home values contain the equity you or your loved one has in the primary residential property and often is a deciding factor of whether to stay at the home or to move.
- ☐ **ISOLATION-** Isolation is the feeling many seniors experience as their neighbors and family move and as they lose transportation options. It is important to stay socially active to avoid isolation.
- ☐ **MOBILITY AND DRIVING-** It is hard for seniors to give up the freedom that comes with driving a car. Failing to realize when it's time for you or your loved one to stop driving can put everyone at risk. Buses, taxis, private ride sharing programs and non-profit organizations all offer alternative mobility options.

HOUSING

- ☐ **PROPERTY TAXES-** Seniors who are on a fixed income and have no mortgages often worry about property taxes. Contact State and County offices for more information about tax exemption programs.
- ☐ **RETROFITS-** Retrofitting is the process of adding to or accessorizing a home to make it livable. Examples may include ramps, stair climbers and bathroom hand bars.
- ☐ **REVERSE MORTGAGES-** Reverse mortgages are specialized loans that allow homeowners to use the equity in their homes to limit mortgage payments or to access needed cash. Homeowners are still responsible for their insurance and taxes.
- ☐ **ROOMMATES-** Home sharing is becoming a popular option for seniors who want to rent out a room or rent a room from someone else to keep down costs. Legal and financial research are factors to consider before entering into an agreement.
- ☐ **STOCKPILING-** As people age, they may have trouble removing items and landscaping that can be a health risk and devalue neighboring properties' values.
- ☐ **TECHNOLOGY-** Technological advances can help seniors with socialization, mobility and safety concerns. Contacting your local library is a good way to research issues around aging.
- ☐ **UPKEEP-** Seniors may have a hard time cleaning their homes or keeping the interior and exteriors updated to maximize the equity in their homes.

DOWNSIZING AND MOVING

- ☐ **ASSISTED LIVING FACILITIES-** Assisted living is a housing option for seniors who need some care, but don't need nursing home or skilled care. A doctor may assist in helping with this decision.
- ☐ **COST ANALYSIS-** Seniors often reach out to realtors and financial planners to help them decide whether staying in their own home, downsizing or moving to a senior housing facility is most cost effective for them.
- ☐ **RETIREMENT LIVING-** Communities for active seniors who don't need extra care but want more socialization opportunities and homes already modified to meet aging needs.
- ☐ **SKILLED CARE FACILITIES-** This is a term often interchanged with nursing home. This option is for seniors who need intensive care and support.
- ☐ **OTHER:** _____
- ☐ **OTHER:** _____

DECISION MAKING

- ☐ **CHILDREN/RELATIVES-** Have you thought about who you or your loved one would like to serve as your Guardian/Power of Attorney? Have you discussed whether they are willing to serve in this role and if they are the best person to carry out your wishes?
- ☐ **CHOOSING ATTORNEYS-** Have you taken the time to research before looking for an attorney?
- ☐ **CHOOSING CAREGIVERS-** Do you have the resources to pay for professional caregiving? Have you talked with friends and family who may become your caregivers?
- ☐ **END OF LIFE DECISIONS-** Do you have medical and legal documents in place to help direct your Guardian/Power of Attorney with end of life issues such as medical directives and funeral planning?

LEGAL AND FINANCIAL DECISIONS

- ☐ **GUARDIANSHIP-** A guardian is a court appointed person to look after you or your loved ones legal, physical and medical wellbeing.
- ☐ **LEGAL POWER OF ATTORNEY-** This a legal document naming the person you or your loved one would like to take care of legal matters.
- ☐ **LIVING WILL-** A living will is a legal document that expresses the medical care you or loved one wish to receive if you or they can no longer communicate or make decisions.
- ☐ **SOCIAL SECURITY-** Social Security is a federal program where financial payments are distributed to citizens or spouses who previously paid into the system. The monthly amount you or a loved one receives is based on the number of years you or they worked, how much you or they contributed and spousal or ex-spousal contributions. Contact your local Social Security office for the latest regulation information.
- ☐ **TRUSTS-** A trust is a legal tool to help protect you or a loved one's finances from being heavily taxed after death.
- ☐ **WILL-** A will is a legal document naming you or a loved one's heirs and for dividing property.
- ☐ **VETERANS BENEFITS-** Contact your local Veterans Affairs office for details on medical and financial benefits provided for former service members.

LEGAL

MEDICAL DECISIONS

- ☐ **ADVANCED DIRECTIVES-** These are legal and medical documents that describe what medical decisions you or a loved one would like if you or they are unable to communicate. When people think of an advanced directive, they often mention Do Not Resuscitate (DNR) orders to prevent health care professionals from performing lifesaving measures. Medical Orders for Scope of Treatment (MOST) forms should be readily available for caregivers and health care professionals.
 - ☐ **MEDICAL POWER OF ATTORNEY-** This is a legal document naming the person you or a loved one would like to take care of medical decisions when you or a loved one are unable to make those medical decisions.
 - ☐ **OTHER:**
 - ☐ **OTHER:**
 - ☐ **TASKS TO COMPLETE:**

CARE OPTIONS

- ☐ **DEMENTIA CARE-** This is round-the-clock care at home or in a facility to help a loved one with memory and secure decision making issues.
- ☐ **HOSPICE-** This is a program to help provide you and your loved ones with support and care during the last stages of life.
- ☐ **PALLIATIVE CARE-** This is medical care tailored to people with serious illnesses and their caregivers. It is not hospice care.

INSURANCE

- ☐ **MEDICAID-** Medicaid is a government program that helps citizens with disabilities and/or limited resources. Contact the local Health and Human Services agency or a certified insurance agent to find out the requirements to qualify for this program.
- ☐ **MEDICAL INSURANCE-** Private policies paid for out-of-pocket to help with medical expenses.
- ☐ **MEDICARE-** Medicare is a government program that provides non-income based medical insurance to citizens 65 and older and those with qualifying disabilities. Have you or a loved one taken the time to research the different plans?
- ☐ **LONG-TERM CARE INSURANCE-** Long-term care insurance is offered through private policies you or a loved one pay for out-of-pocket to help pay for in-home care, assisted living or skilled nursing help.
- ☐ **SUPPLEMENTAL INSURANCE-** A policy to cover additional medical costs that Medicare doesn't pay for.

HEALTHCARE MANAGEMENT

- ☐ **END OF LIFE DECISIONS-** Do you or your loved one have medical and legal documents in place to help direct the designated Guardian/Power of Attorney with end of life issues such as medical directives and funeral planning?
- ☐ **NAMES AND SPECIALTIES LIST-** Have you or your loved one prepared a list with the contact information of physicians and their specialties for you or your loved one's caregivers? Is the list readily available?
- ☐ **FILE OF LIFE CARDS-** This is a card with your medical and emergency contact information that hangs on your or a loved one's refrigerator or goes in a wallet to help emergency personnel decide the right course of action.
- ☐ **HEPATITIS C-** Hepatitis C is a disease of the liver. Medical professionals have discovered an increased rate of Hepatitis C in the senior population.

MEDICAL

- ☐ **IMMUNIZATIONS-** Seniors may be susceptible to lower immune systems. Have you or a loved one received updated immunizations? Examples may include, flu, shingles and pneumonia shots.
- ☐ **PAST MEDICAL INFORMATION-** Do you or a loved one have a list of past medical procedures and medications for new physicians and caregivers?
- ☐ **SEXUALLY TRANSMITTED DISEASE PROTECTION-** Physicians are noticing an increased number of sexually transmitted diseases among the senior population.

HOSPITAL AND DOCTORS VISITS

- ☐ **INSTRUCTIONS FOR A REGULAR DOCTOR'S APPOINTMENT-** Have you or a loved one prepared a list of questions for a doctor's visit? Did you or loved one bring a notebook to write down instructions from the doctor? Do you or a loved one need caregiving assistance?
- ☐ **INSTRUCTIONS FOR LEAVING A HOSPITAL-** Have you or a loved one asked about the financial implications of inpatient vs. outpatient services? Do you or your loved one have written instructions for recuperation? Have you or your loved one checked for prescription interactions? Will you or your loved one need mobility assistance devices? Will you or your loved one need caregiving assistance and will the caregiver understand the medical instructions?
- ☐ **INSTRUCTIONS FOR LEAVING REHAB-** Do you or loved one have written instructions for recuperation? Have you or your loved one checked for prescription interactions? Will you or your loved one need mobility assistance devices? Do you or your loved one need caregiving assistance?
- ☐ **PRESCRIPTION DRUG INTERACTIONS-** Have you or your loved one's primary doctor and pharmacist reviewed medication prescribed by other doctors treating you or your loved one?
- ☐ **OTHER:** _____
- ☐ **OTHER:** _____
- ☐ **TASKS TO COMPLETE:** _____

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