

THE ALZ PLANNING CHECKLIST

Brought to you by  **BROOKDALE**
— SENIOR LIVING —

THE ALZ PLANNING CHECKLIST

Between medical, legal and financial concerns, your days ahead may seem daunting, but long-term planning can help you and your loved one have a smoother journey. Use this guide to start planning now, so you both can live a happier, more comfortable life with Alzheimer's.

TIP: *Start early and take things one step at a time.*

Gather Important Paperwork

In the early stages of Alzheimer's, your loved one may still be able to handle their affairs. But as the disease progresses, you'll find yourself taking on more of their legal and financial responsibilities. It's important to gather, at a minimum, these documents as soon as possible to prepare for your loved one's future:

- ☐ **Birth certificate and social security card**
- ☐ **Social security payment information**
- ☐ **Monthly or recurring bills**
- ☐ **Outstanding payments**
- ☐ **Insurance policies**
- ☐ **Medicare or Medicaid paperwork**
- ☐ **Deeds, mortgages or statements of ownership**
- ☐ **Certificates for stocks and bonds**
- ☐ **Retirement benefit summaries and pensions**
- ☐ **Wills and living wills**

TIP: *Give copies of your loved one's living will to physicians and medical caregivers.*

Get a Power of Attorney or Conservatorship

This is one of the first steps you'll want to take as a caregiver. A power of attorney is a legal document that enables you to make decisions about finances, and/or legal affairs and health care in place of your loved one when they no longer have the soundness of mind to make decisions. A power of attorney **must be signed by your loved one while they are still able to understand what they are signing**. Therefore, it is important to get a POA in the early stages of the disease.

If your loved one's Alzheimer's is in the mid to late stages and they are unable to sign, you may be granted a court-appointed conservatorship instead. While a conservatorship allows you the same legal powers, it may take a lengthy court process with legal fees.

Hold a Family Meeting

When several children or family members are taking care of one person, it's not uncommon to disagree on who should hold the power of attorney or be the primary caregiver. However, it is very important that one person be the designated decision maker. Too often, family disagreements result in no one having decision-making power, and the family is forced to go through the conservatorship process.

Hold a family meeting to make important decisions about issues such as POA, finances and dividing up caregiving tasks.

TIP: Name a backup for the power of attorney. And anyone named always needs a copy of the original document on hand.

Consult with Professionals

Whether it's a social worker, a geriatric case manager, an elder care attorney or a finance manager, meeting with a professional can be very helpful in getting your loved one's affairs and assets in order. If you do seek professional help, make sure to bring pertinent legal and financial documents with you, and remember to bring up these important topics:

- ☐ **Making decisions about healthcare and exploring healthcare options**
- ☐ **Options for managing your loved one's care**
- ☐ **How to manage your loved one's assets and property**
- ☐ **Coverage of care services, including Medicare, Medicaid and other insurances**
- ☐ **Options for residential and in-home care**
- ☐ **Wills and living wills**

TIP: *Contact your loved one's physician or your local Alzheimer's Association chapter to connect you with professionals and support groups.*

Start Thinking about Long-Term Care

What's best for your loved one in the long run? Will it be living with a family member, or moving to an assisted living facility? Are you interested in having in-home care, or would you prefer to use adult day services?

Everyone's answer is different. But no matter what you choose, it's important to plan for the costs that come with Alzheimer's. Because it is a progressive disease, those costs may only increase with time. They may also vary from state to state or with different insurance plans. Get ahead by starting to research and estimate these costs now:

- ☐ **Assisted living, memory care facilities or nursing homes**
- ☐ **In-home care services**
- ☐ **Hospice**
- ☐ **Adult day programs**
- ☐ **Respite care**
- ☐ **Prescriptions**
- ☐ **Medical treatments not covered by insurance**
- ☐ **Treatment for any other conditions**
- ☐ **Services that are considered non-medical and are not covered by insurance companies, such as assistance with grooming, bathing, eating and more**

TIP: Start gradually exploring long-term residential care options by visiting day programs or using respite care.

Make Plans for Covering Costs

While costs vary from state to state, the [average cost](#) per month of Alzheimer's care was \$3,600 in 2016. Thankfully, there are resources for helping families plan for paying for their loved one's treatment and care. Families could explore their eligibility for the following options:

- ☐ Insurance and government insurance programs
- ☐ Medicare
- ☐ Medicaid
- ☐ Disability Insurance
- ☐ Veterans benefits
- ☐ Life insurance and long-term care insurance (not usually available for purchase after symptoms appear)
- ☐ Social Security Disability Income
- ☐ Supplemental Security Income
- ☐ Group employee plan
- ☐ Retiree medical coverage
- ☐ Retirement benefits such as IRAs, 401(k)s, 403(b)s and Keogh
- ☐ Tax deductions and credits (Household and Dependent Care Credit)
- ☐ Personal savings and assets such as stocks and bonds, savings accounts and real estate property
- ☐ Local community programs for low or no cost, such as transportations, day and respite care, support groups and meals

TIP: *If you or another family member doesn't have the expertise or time to handle your loved one's finances, appoint an attorney or bank to manage their estate.*

You're Not Alone

According to the Alzheimer's Association, about [15.7 million](#) people are acting as caregivers for loved ones with Alzheimer's or other dementia, so there is a wealth of government and private information resources to help you along the way:

The National Academy of Elder Law Attorneys

https://www.naela.org/public/about_naela/public_or_consumer/find_an_elder_lawyer/find_an_elder_lawyer.aspx

Local Alzheimer's Association Chapter Finder

<https://www.alz.org/apps/findus.asp>

Community Resource Finder

<https://www.communityresourcefinder.org/>

Support Group Finder

<https://www.alz.org/care/alzheimers-dementia-support-groups.asp>

Eldercare Locator

<https://www.eldercare.gov/Eldercare.NET/Public/Index.aspx>