

Answer These Questions To Start Planning for Long Term Care

This list will help you get everything in order to plan for long term care.

It's easy to feel overwhelmed with the information, forms, and meetings you may need to have to make the best long term care decisions for you and your family. The following questions can help you navigate this complex and often daunting process by breaking it down into more manageable topics. The goal is to focus on individual topics, one by one, to help plan for next steps.

Here are topics and questions you'll want to discuss with your loved one(s):

Lifestyle:

What does your current daily routine look like?

What are your expectations and hopes for the future?

Are there situations you've seen, experienced, or heard about from your friends that you would like to avoid, especially at a time when you're most vulnerable?

Legal:

Do you have a current will or a living will?

Have you appointed power of attorney to anyone and filed the necessary documents?

Are all documents up-to-date and kept in a secure location?

Is there a loved one or trusted guardian that can easily access the documents when necessary? Keep in mind that if they are in a safe deposit box, access must be granted in advance.

Finances:

What are your current sources of income?

How are bills currently getting paid?

Is there discretionary income that can be redirected, if necessary?

Medical Care:

Who are your primary doctors, and what is the best way to reach them?

Is your medical family history up to date and accessible to family as well as doctors?

Is permission granted to appropriate parties to allow for the release of medical information?

Care Options:

Do you know the different options available for receiving care (private home, nursing home, facility, etc.)?

Where would you like to receive care?

Do you have a preference on who provides care?

Is there anything in place to help pay for care down the line?

Long Term Care Costs:

Have you done any research about the cost of long term care in the area?

Is there anything in place that will help fund in future years?

The sooner you start tackling these questions together, the sooner, you'll gain a better understanding of what is possible for the future and how to prepare for it. Remember, this is an ongoing process and one that will help not only you but your loved ones confidently face the uncertainties of the future.

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