

Elder Care Discussions – July 2018

Emotions involved with caring for the elderly can seem almost as overwhelming as the finances. As your loved ones age, what topics must you be ready to discuss? Beyond money, you need to talk about independence and basic preferences for the way individuals want to live or die.

First, realize you're far from alone. According to the Genworth 2014 Cost of Care Survey, at least 70% of people older than 65 will eventually need some degree of long-term care. **Some ideas to get the conversation going:**

Start with the most important priorities

Maybe this first conversation isn't just about finding such documents as your loved ones' will or health-care power of attorney (in case they become unable to make medical decisions), though you must eventually get to those. This conversation often begins with how you suddenly notice that your parent or other loved one moves slower, forgets more or clearly looks worse. Jumping into money issues first is usually a mistake. Instead, consider dealing initially with immediate health and lifestyle issues.

Prepare questions in advance

You need some basic information: the location of important papers how household expenses are paid contact information on doctors and specialists details of medicines and whether your loved ones have a will, an advanced medical directive (similar to a health-care power of attorney) and a written funeral plan.

The latter specifies such details as desired types of services, viewing, the funeral itself and any memorials after burial. Also, does the funeral plan mention what money or burial insurance exists to pay for it? Your family's personal circumstances may necessitate dozens more questions. When creating this list, ask yourself well beforehand about everything you need to know if your loved one suddenly becomes sick or dies.

Be patient

In some families, a successful financial discussion comes only after several attempts and some frustration. Try to not become angry. Just keep starting the conversation until it catches on.

Plan a caregiving strategy together

Discuss your loved one's preferences and trigger points for the various stages of care.

Recognize everyone's limits

Most people almost always want to stay for as long as possible at home, but you must candidly address exactly how much you can manage at home as a caregiver and whether you might all need various services (such as a home aide, geriatric-care manager or an assisted living residence) during the different stages of aging still to come. Writing down that information also saves terrible doubt and bitterness later.

Make sure everyone knows the plan

Once you settle on a strategy, make sure all family and friends understand both the plan and their assignments in it. These conversations can take – as well as save – a lot of time, energy and love. But having them while your loved ones are still healthy usually eases the burden for everyone if and when the moment comes for long-term care.

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