



Long-Term Care Planning: Issues to think about in caring for your aging parents or loved ones

Planning	Tips	Actions	Comments
1. Start the conversation with your loved ones about planning for senior years	What are their goals as they age? Planning early prevents the need to make decisions in a crisis.		
2. If the goal is to remain at home or age in place	Talk about the “what-ifs.” What if your loved one becomes ill and needs caregiving, who can help? Can you afford professional help? Do they have a POLST (Physician Orders for Life-Sustaining Treatment)?		
3. Home Safety	Assess home for safety and risk for falls. Develop a plan, prioritize by highest safety risk and set a budget.		
4. Legal	Do they have a will? Have they designated someone to make healthcare decisions if unable to make the decisions? Who can make financial decisions when they can’t? Is there a lawyer? Get name and contact info.		
5. Financial	Names of banking institutions for savings and checking accounts. Annuities or securities? Where are the documents? Who will help manage bill paying when they no longer can? List types of bills. Is there a financial planner? Get name and contact number. Is there a mortgage? What institution?		
6. Insurance	What types of health insurance do they have? Life insurance? Long-term care insurance? Where are the documents stored?		
7. Health	Who is their primary care physician? Any specialists? List names and contact info. Are there any major medical conditions and what medication are taken? Allergies? Do they have an Advanced Healthcare Directive?		
8. Retirement Communities	Do they prefer living in a retirement community? Have you toured retirement communities? Selected one? Do they plan to sell their home?		

Talking with an aging parent or infirmed loved one about long-term care issues can be challenging. Above are suggestions for some of these important conversations. Remember that you can call your EAP for free Eldercare and Healthcare Navigation consultation to help prepare you for these conversations or support you in taking appropriate actions once you know the answers. We are here to help you any way we can with these issues!

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