

HAYUTIN

RESOURCE LIST

LONG-TERM CARE INSURANCE

Secure your own long-term care insurance policy when you are in your fifties!

While our father passed away during his 90-day waiting period and never experienced the benefits of his policy, our mother's policy has paid for itself in spades with thousands of dollars of benefits each month for in-home caregivers.

YOUR PARENTS' FINANCES

Put all of your parents' bills on auto-pay.

Get a credit card in your name for your parents' account to pay bills on their behalf.

If your parents still write paper checks for some vendors, become a signatory to pay bills on their behalf; pay attention to their ability to accurately write checks and when it's time to take away their checkbook.

Arrange a weekly visit by you or another trusted adult to review paper mail and be sure no important bills or other important paperwork is falling through the cracks.

Consider putting all of your parents' bills on electronic delivery to you instead of paper delivery to their home.

Review your parents' primary bank account online weekly if possible, but at least once per month to catch errors or fraud.

Coach your parents to never give their social security number, date of birth, address, credit card or banking information to anyone asking by phone or text message, and how to spot fraudulent emails AND not to follow bogus links. When in doubt, coach them to ask the helpful caller to contact you.

[22 Tips for Seniors to Avoid Scams](#) (National Council on Aging)

Keep track of all of your parents' online logins and passwords. Consider when your parents should no longer have online access to their own bank accounts.

e.g. when they've called you for their online bank password while someone is actually remoted into their computer (yes, this actually happened!) or have already been a victim of fraud and given a credit card or banking information to anyone by phone.

POWER OF ATTORNEY

If your parent is diagnosed with dementia or Alzheimer's and no longer has a spouse in good health with full cognitive faculties, secure medical power of attorney and fiduciary power of attorney while your parent is able to understand why this is needed and able to sign over these powers.

Taking this step will not only facilitate your communications with doctors, banks, and financial advisors, but also avoid the abhorrent task of having to go to court to declare your parent's incompetence in the event of worsening Alzheimer's or other form of dementia.

The state will assign professional representatives for these powers of attorney for seniors with no family.

MEDICATIONS/MEDICAL ADVOCACY

Advance Directive: Make sure each parent's advance directive is up-to-date and that you know their emergency/hospitalization/life-saving measure wishes.

[State of CA Advance Medical Directive Form](#)

[Five Wishes Medical Directive Form](#)

Medication Take-Over: You or another trusted adult, should take over your parent's medication dispensing once they start to make mistakes.

A 7-day AM/PM pill dispenser is a must if there are a lot of medications.

Refilling should be done once per week. Track supply/order refills when you are there to fill the dispenser(s). Consider having two dispensers you fill at once to only have to do this every other week.

For temporary medications, like antibiotics for an infection or special post surgery meds, I recommend not incorporating into the weekly dispenser in case there are adverse reactions or directions are changed. Keep those bottles next to the dispenser with written instructions.

911 Red File Folder: Create and leave somewhere all can access. Instruct caregivers to give the folder to paramedics in the event that 911 is called.

Keep this folder updated with:

- Medication list and medication allergies
- List of primary medical diagnoses/conditions
- Contact info for primary physician and any key specialists like a cardiologist
- Copy of Advance Directive

You should keep a copy with you in the event you need to meet your parent at the hospital in an emergency (include a copy of your medical POA).

Switch to delivery for all eligible medications.

CARE COORDINATION

If your parent's primary care physician offers concierge medical services at an extra cost that is within budget, I cannot recommend this enough. Having email and phone access to your parent's primary care doctor is invaluable.

When your parent can no longer accurately report symptoms and medications to the doctor, comprehend what the doctor says, remember what the doctor says, and/or follow up on the action plan, it's time for you, another caregiver, or a friend/family member to take your parent to the doctor.

How to Prepare for Doctor Appointments (National Center for Aging)

Always provide an updated, accurate list of medications to each doctor at every appointment. You cannot rely on the digital medical record charts to be updated, plus they are poorly organized and not all doctors have access.

Be sure your parent's primary doctor or a geriatric nurse advocate/care coordinator is periodically reviewing your parent's meds, not only to avoid contraindications (which most doctors are trained to do) but also to review the ACB calculations.

For geriatric patients, there is an Anticholinergic burden (ACB) that comes from ingredients in medications. If a patient gets a score of 4 or more, this can impact cognitive abilities and increase risk for falls, dizziness, etc.

If your doctors use MyChart, you can link the MyChart accounts from multiple different networks so that you can find all test results, visit summaries, and doctors with one login.

Example, for my mother and for me, I have linked each of our UCLA, Cedars, and Providence MyChart accounts.

Obtain your parent's login to the digital medical records portals!

Brainstorm with the patient and any other caregivers/close family/friends relevant symptoms diagnoses to report to the doctor.

Write down what the doctor says including follow up action items.

Share the key discussion points, recommendations, and plans from each specialist doctor back to with your parent's primary care doctor and with any caregivers.

It's especially important to loop in your primary care physician on the notes for specialists who do not use the digital medical record portal your primary has access to!

Schedule the next appointment, write it in the appropriate calendars, and inform the needed caretakers.

CARE COORDINATION CONTINUED

If you cannot accompany your aging parent to the appointment, print a list of updated medications, relevant health updates, and any other questions for the doctor that your parent's companion can provide. Ask the person to record the feedback from the doctor via a voice memo to send you afterward.

Most home caregivers need instruction and redirection, especially for complex, evolving medical issues. They are often not capable of communicating with doctors or taking notes at appointments.

There are nurses, physician's assistants, and nurse practitioners who serve as **medical care coordinators and advocates**. For \$200-\$400 per hour, they will go to your parent's home to organize medications in dispensers, order refills, communicate with doctors and caregivers, and accompany your parent to doctor appointments. Unfortunately, this is not a service covered by Medicare or private insurance. But, if you have the resources and live too far away or cannot make the time to act as their medical care coordinator, these folks are out there. Ask your parent's primary care physician for a recommendation.

Unfortunately, there is little equity in our medical system in the US. People with more financial resources who can pay for things out of pocket are able to secure better care. Most families are severely limited in their options for in-home eldercare, concierge doctors, and medical care coordinators/advocates. While Medicare benefits are excellent in so many ways, the hoops we have to jump through to obtain benefits are daunting at best, even for me.

INFORMATION & RESOURCES ON ALZHEIMER'S & DEMENTIA

[Information from National Center for Aging](#)

Alzheimer's Association [website](#) (SO many resources here)

- [10 Signs of Alzheimer's and Dementia](#)
- [What are Alzheimer's and Dementia?](#)
- [Difference between Alzheimer's and Dementia](#)
- [10 Steps to Approach Memory Concerns in Others](#)
- 24/7 Helpline at 800.272.3900
- [Community Resource Finder](#) (diagnostic centers, neurologists, neuropsychologists, and more in your area)

[When It's Time to Take Away Mom or Dad's Keys](#) (article obtained through AAA senior driving evaluation services)

SELF-CARE FOR CAREGIVERS

Back to basics: Practice essential self-care with your sleep, nutrition and exercise.

[10 Way to Practice Self-Care for Parents-Cleveland Clinic](#)

Practice a regular weekly passion activity that is just for you. It has to be something that doesn't feel like a chore!

Find a local support group:

Visit [ALZConnected®](#), a free online community where people living with Alzheimer's, caregivers, families and friends can ask questions, get advice and find support.

Seek out individual therapy, preferably with a therapist knowledgeable about geriatrics, if you are really struggling.

Delegate where and when you can to your spouse, sibling, sibling-in-laws, etc...it takes a village!