

CREATING A COMPREHENSIVE FAMILY CARE PLAN



The goal is to make sure our loved one(s) receive the best care and support needed as they age. In addition, the plan is intended to ascertain the roles of the family in that care.

- **Initial steps**

The goal of the initial Conversation, conducted by adult children with a sibling or siblings and possibly older grandchildren, is to help create a plan of action on how to start the Family Conversation. It is important to be on the same page to avoid hurt feelings/being left out, or feeling ambushed. You know your family best, so keep in mind that the people involved may be different, maybe it is a daughter and mom's sister or best friend, etc. If there are family members that have a strained relationship with the loved one(s), or if you are an only child, professional guidance may be necessitated. The most successful plans begin with the Family Conversation conducted by an alpha adult child or the one with the closest relationship to the older loved one.

- **Family Conversation with the Loved One(s) - It's All About Them!**

From working with families throughout the United States, a common theme that has worked well when first beginning to have these tough conversations, and to avoid the loved one(s) feeling ambushed, is to have an adult child place a call to the loved one and "ask for advice" from them. Many times our loved ones want to help and rarely turn down this request. From here, the questions begin. This conversation may turn into many conversations, and getting answers may be challenging, but very needed.

- **As the Conversation Grows Deeper**

It may take more than one conversation to discuss all of these topics, and the hope is that this opens the communication wave between all care partners. This plan needs to be flexible, starting with the wants and desires, and moving into the what-ifs, what-nexts. After discussing where they want to live and how to best support them in doing so, it will be important to look more into the medical needs, care, legal, and financial pieces of this puzzle as well.

- *Providing Care*
- *Legal Matters*
- *Financial Matters*

- **The Plan is a Living Document, Remember...**

This plan begins with looking at the current wants and needs, but as life happens, and potential health events arise, there needs to be an understanding that this is flexible. Prepare the family for the possibility of continuous change and update per change and/or health event(s). Continue to focus on the wants/needs of the loved one(s), and be realistic for roles of the adult children/grandchildren/others involved. This plan is the starting point, and we encourage regular communication between care partners/family.



Initial steps (Adult Children and Older Grandchildren)

- Who is this Care Plan for? Mary Smith - 75
Who needs to be involved in the Initial Conversation? Me, John, and Margie
Who will be the one (or two) that start the conversation with your loved one(s)? I will since we've talked about it a little bit before

Family Conversation with the Loved One(s) - It's All About Them!

- Where do they want to live as they age? She wants to live at home, where John and I grew up
If they want to stay at home:
Is the layout safe? There are concerns for the future if balance becomes an issue
Does it work for care, as they age? The bedroom is the only issue we can think of right now
Are there stairs to get in/out of the home? Yes, one step into the house from the garage, and 3 steps into the front of the house.
Are there different levels of flooring in the home? Yes and all bedrooms are upstairs
Thresholds from one room to the next? other than stairs, no
Do the bathrooms have wide enough access for a wheelchair? No
Is there at least one bathroom, preferably on the first floor with a walk-in shower? No
Are there grab bars in the shower? No
Is there "stuff" cluttering the home? Not too much
How can the home be modified to better suit their needs now, and for the future? It could be, but realistically, it would not be a financially possible
If something were to happen to them, who do they want to care for them? (Think of a hip/knee replacement, a fall or injury, illness, etc) She wants me to provide care as needed

Important Information to Keep In Mind:
They have a 3bed / 2 bath - about 1700 sq ft but it is in average condition.
Both bathrooms have shower/tub combos and all the bedrooms and one bath is upstairs.
The roof needs to be replaced, the walkway to the front door is cracked and not level. Mom does not have the money to make repairs or modify her home.
There is room for a ramp if needed into the house.

As the Conversation Grows Deeper

- Who is their current Doctor? Dr. Jason, 555-751-2598
- Do they have regular appointments set up? Every 6 months
- Diagnosis / Medical Info high blood pressure and high cholesterol. She has fallen more than once...
- What medications are they taking? (It may help to create a list.) meds for above
- Is driving becoming a challenge? (This is usually a difficult topic to approach, in many states the local DMV, when asked, will conduct a driving test after a given age.) The last time I drove with Mom, I was scared, as her reactions have slowed.
- Can a spouse/partner realistically provide care to the other? Dad died 3 years ago

Providing Care

- Does someone live close by? I live somewhat close, but still 30 min away
- Do they have the time and ability to give care, given other commitments? (Family/work/physical ability)
No - Mom wants me to care for her, if needed, I work two jobs, about 70 hours a week.
- What happens if all family members live many miles or states away?
John cannot provide care
- Are there older grandchildren that can assist with care?
No
- Can family members be assigned tasks online (managing finances, doctor appts, securing durable medical equipment (walker, wheelchair, oxygen, toilet riser, shower bench; etc.)
John may be able to assist with bill paying online
- Can they remain home without care? No
- Do they need care within the home? Yes, if she is open to it
- Do they need to leave the home for an Assisted Living or Memory Care Community? I feel yes

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 Additional Details / Observations:

Legal Matters

- Has the loved one prepared an Estate Plan (Trust, Will, Health Directive etc.)? Is the Plan up to date?
Mom and Dad did an Estate Plan, it has not been updated.
- Do they want to control where their "stuff" goes, or have the state decide?
Yes, she started labeling material items with names and phone numbers of who to give them too
- Do they want to control who makes health care decisions for them?
I do not have Power of Attorney.

Financial Matters

- Do they understand the cost of care? *No* Have they saved for those costs? *No*
- Where are their investments? *She has about \$62,000 in savings, he house is worth about \$250,000, there is no mortgage on the house.*
- Do they have a Financial Advisor? *No* If so, who? _____
- Do they have safe deposit boxes? *No* If so, where are they (and keys) located?

- Can family contribute to the cost of care? *No*
- Do they literally have money in the walls? *No*

Additional Details:

Talk about care, my work schedule, and the condition of the home. John's involvement. Since we cannot afford care in the home, care may be needed outside the home. The possible sale of the home to pay for care. John and I possibly contributing to the cost of care. Getting the Estate Plan updated. Getting a Power of Attorney. Getting the DMV to test her driving. The Reality if she cannot drive, grocery shopping, running errands, seeing friends. Possibly moving her. The need to keep talking as a family!

Next Steps

- Continue to engage in discussions and keep track of other questions and/or action items.
- Plan to review this document every 1 month or if a health event/concerns arise. (At least annually.)