

# Common Issues When Caring For Seniors

**Create a Care Plan Before You Need It**



**Richard Jablonski**

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# Common Issues When Caring for Seniors

## Introduction

I'm a senior and I never really gave any thought about these issues. My wife and I have just gone on our merry way not thinking about the consequences of aging. The things that our adult children or care givers would need to know to make it easier for them. I believe that this guide may be of help. So, we'll cover a variety of areas to further clarify what you'll need to know. We'll talk about what a care plan is and how to create it. Some of the subjects will cover dealing with reduced spending power, in-homecare vs. home health care, living arrangements for seniors, this includes creative living options for the elderly. There are some strategies for successful aging and some health tips. We've included some information about getting to the when driving should be given up subject and why seniors don't want to give it up. There's also an aging senior safety checklist that should help with your care plan..

# Chapter 1

## Creating a Care Plan for Seniors Before It's Needed

Many senior and middle-aged people do not understand the benefits of having a care plan while abled before they actually need it. One of the major benefits of this is saving money, time, and stress.

It's wise to have the care plan conversation now. Doing this will save your care team members or aging parent financial hardship and hassle when the need arises.

### What is a care plan?

A “care Plan” is a well-documented set of instructions on how you want to be taken care of when you age and/or as you transition from the independent home life to possibly an elderly assisted living facility.

This document will also describe your wishes for your funeral arrangements. This applies to anyone in your "care team", including family members. If you are an adult child responsible for the care of the aging parent, then the care plan will make the wants and needs of the parent easy and clear for you to follow.

### Where to Begin

Below are a few important questions that will help you get focused on creating your care plan or that of your aging parents:

- Is socializing with family and friends important?

- Which hobbies or activities would you love to continue or participate in?
- Do you wish to remain in your home as long as possible, and if yes, would you need the help of an in-home care at one point?
- Would you like to travel?
- How do you feel about moving to an assisted living facility for the elderly?
- Would you want someone in your family to be your full-time caregiver?
- Do you have a Will, DNR (Do Not Resuscitate), or advance directive?
- What is your belief and value regarding longevity and quality of life?
- In case of medical decisions, who would you feel comfortable with making decisions on your behalf?
- What about your financial decisions, who do you feel comfortable with making the decision?
- What are your wishes regarding the final arrangement once gone?
- Have you designated someone as a financial or medical power of attorney?

after answering these questions, it's important to identify who will be on the care team.

A “care team” comprises people who will be interacting with and trusted to care of the elderly’s belongings, home, medical requirements, financial accounts, and much more.

The care team members may include:

- Neighbors and friends
- Family members

- Adult daycare facility
- Home health care professionals
- Homecare
- Elder law attorney
- Geriatric care manager
- Social worker
- Financial planners
- Physician (a specialist or primary care physician)

It is wise to take the time now to have the talk and create a care plan. If you are creating or forming a care plan for your parents, it would be wise to consult them or simply seek their input.

Get the people and paperwork in place and ensure that your aging parents have the support needed when the time arrives or when they need it.

This helps everyone to get prepared when the care team is called to action. Do not allow yourself to be a burden to others including your children by failing to take action now.

## Chapter 2

# Dealing with Reduced Spending Power

### Dealing with Reduced Spending Power as A Senior

**Economic recessions and recoveries affect retirement and savings accounts.**

**Inflation increases daily living expenses.**

Whether or not frugal habits are in place, those who are aging and entering the elderly population experience reduced spending power – they have less to spend and must focus on needs first over wants.

This can be stressful for not only the elderly but also for their family and friends who want to enjoy the time they spend with each other.

Frugal habits honed during the last 50 years will make for an easier transition into the senior phase of life.

But, for those who didn't form those habits, there are things that can be done now to make the best use of the spending power they have.

The following is a reference for those who want to make suggestions to the senior member of their family:

**1. Shop for new Medicare coverage.** Whether the senior person does it or a family member, it is a mistake to assume that current Medicare coverage is actually a good deal. Changes to the Medicare program and offerings are made annually and it is a good idea to review the coverage in place, and then compare it to the new coverage available.

**2. Shop for groceries and hard goods once a week, or even once a month if possible.** Shop with a list and save any impulse purchases as an item on the list for the next shopping trip. Only purchase items on the list.