

Caregiving

Before hiring caregiving assistance for your parent or loved one, ask them if they have a Long Term Care Insurance policy or an insurance policy with a long term care rider. If they do, find their policy and contact their insurance company to ask questions about how to initiate their policy, if the insurance company provides assistance with finding care providers and negotiating the cost of their services, how and when to file claims, if there is an elimination period and if so how long it is.

Even if they do not have a long term care insurance policy or a life insurance policy with a long term care rider, if they are terminally ill and they have a life insurance policy with an accelerated death benefit rider, they may be able to use the life insurance policy to pay for long term care services prior to their death.

Also, ask your parent or loved one who their attorney is and if they have any of the following legal documents:

- Healthcare Power of Attorney
- Durable Power of Attorney
- Financial Power of Attorney
- Health Care Power of Attorney
- Advanced Directives
- Living will
- HIPAA Release

If they do not have some of these documents, you may want to contact an attorney to discuss the need for getting these and possibly other legal documents created. If you specifically want to locate an Elder Law Attorney, one source is the National Academy of Elder Law Attorneys' website located at: <https://www.naela.org/findlawyer>

Caregiver Action Network (CAN)

Caregiver Action Network is the nation's leading family caregiver organization working to improve the quality of life for the more than 90 million Americans who care for loved ones with chronic

conditions, disabilities, disease, or the frailties of old age. CAN serves a broad spectrum of family caregivers ranging from the parents of children with special needs, to the families and friends of wounded soldiers; from a young couple dealing with a diagnosis of MS, to adult children caring for parents with Alzheimer's disease. CAN (the National Family Caregivers Association) is a non-profit organization providing education, peer support, and resources to family caregivers across the country free of charge. Their website contains articles, advice, instructional videos, and much more. To view it, go to: <http://www.caregiveraction.org/>

Caregiving Guide – American Red Cross

The American Red Cross has a detailed outstanding, 39-page “Family Caregiving” guide that can be downloaded from the Internet for free by going to: <http://fmaaa.org/wp-content/uploads/2018/11/AmericanRedCrossFamilyCaregiving.pdf>.

Eldercare Locator

To find care assistance for your parent(s) or other loved one, go to the Eldercare Locator website – a public service of the U.S. Administration on Aging at: <https://eldercare.acl.gov/Public/Index.aspx> or call them at: (800) 677-1116.

Family Caregiver Alliance

The Family Caregiver Alliance is a non-profit organization, and they have a Family Care Navigator website to help family caregivers locate public, nonprofit, and private programs and services nearest their loved one—living at home or in a residential facility. Resources include government health and disability programs, legal resources, disease-specific organizations and more. For more information go to: <https://www.caregiver.org/family-care-navigator>

Geriatric Care Manager

If your parent or loved one has complicated needs or lives in another state, you may want to consider hiring a geriatric care manager. To find one in your area, go to: www.aginglifecare.org

National Association of Area Agencies on Aging (The new name is: USAging)

If you are spending time, money, and emotional capital providing care, you may need assistance. To find help in your community, contact your local Area Agency on Aging by going to The National Association of Area Agencies on Aging website at: <https://www.usaging.org/>