

Are You Prepared to Care for Aging Parents?

By Nancy Mann Jackson · Published September 26, 2011 · SecondAct



Fewer than half of baby boomers are knowledgeable about their parents' medical histories, and 49% are unable to name any of the medications their parents take every day, according to a new study by the Boomer Project, a behavior-tracking and research firm. In an emergency, such information could be vital to ensuring proper care.

In addition to knowing your parents' medical histories and current medications, there are other things you should do to be prepared to help them in a health crisis. "We see families all the time who are thrust into emergency situations and are unprepared to handle their parents' health issues," says Jeff Huber, president and chief operating officer of Home Instead, which offers home health care and senior companionship. "The time to prepare is when things are calm."

Here are three steps you can take to be ready to help with your parents' care:

1. Start the conversation. Talking with your parents or other relatives about their health-care preferences may be uncomfortable, but waiting until they need care is too late. "Families need to talk before they need answers," says Patricia Maisano, CEO and founder of IKOR USA, which provides advocacy services for seniors. "Before crises, there are many more choices in everything. When you wait until a crisis arises, those choices diminish significantly." During a crisis, siblings could disagree about medical care, finances and living situations, Maisano says. And if a parent is incapacitated, his or her own preferences are unlikely to be heard or followed.

In general, Huber says, a good time to begin talking about parents' health care is when parents are in their 70s and children are in their 40s. He and his brother, both in their 40s, recently sat down with their parents and went through Home Instead's free Senior Emergency Kit, which offers a checklist of basic information that adult children should know about their parents, such as physicians' names, medications and doses, allergies, and how to access advance health-care directives.

Starting these conversations can be difficult. "If children initiate the discussion, they should explain to the parent that they want to make sure they are aware of the parent's wishes, and that they will best be able to see to those wishes if the lines of communication remain open," Maisano says.

CaregiverStress.com offers a number of resources to get these "40/70" conversations started, including techniques for diffusing the emotions involved in such discussions.

2. Organize necessary information. After obtaining the information you need from your parents, determine who in the family will be responsible for maintaining it. That person should develop a system for keeping it organized and updated. "Consider this work for which you will be paid in brownie points, karma or crowns in heaven," says Molly McDonald, the leader of a breast cancer charity in Bloomfield Hills, Mich., who cared for her mother for 17 years after a life-changing accident. "This may be your part-time, weekends and overtime job for a while. You will be more efficient if you are organized. Keep a spreadsheet of doctors, medications, surgeries and appointments."

If you live far from your parents, learn about the medical facilities in their town and the services provided. Develop a list of potential long-term-care facilities if that is an option for your parents.

3. Discuss finances. When Catherine Curran's mother purchased long-term-care insurance 12 years ago, Curran's father thought it was silly. But this year, after her mother broke a hip and short-term memory lapses turned into full-fledged Alzheimer's, Curran, a marketing professor at the University of Massachusetts Dartmouth, realized how important that insurance was. "Many of my friends are unaware of the need or value of long-term-care insurance," she says. "Without it, my family would have been completely without recourse."

Maisano says the most common surprise for boomers whose parents become ill is the limited amount covered by [Medicare](#). "Many people are under the impression that Medicare will pay for long-term care," she says. "When they realize it will not, their most common question is, 'What do we do now?'"

Along with long-term-care insurance, other options for financing end-of-life care include annuities with a long-term-care rider or certain types of life insurance. Before your parents become ill or injured, have them create a living trust and a durable power of attorney for financial care, advises Beti Bergman, a Los Angeles-based trust administration attorney. "The living trust will name successor trustees to act if the aging relative cannot," she says.

"The power of attorney will name persons who may manage any assets outside the trust."

There may be no way to prepare emotionally for your parents' health crises, but preparing intellectually can make the eventuality easier -- and there's no substitute for the knowledge that you did the best you could.

"I was not emotionally or mentally prepared to [care] for my mother," says McDonald. "Ultimately, [her] needs superseded my sensibilities, and I saw [caring for her] as not only necessary, but also the most loving act of kindness I could perform. Even when my mother was not quite sure who I was, she trusted me."