

# TIPS AND RESOURCES FOR CAREGIVERS

## How Can You Plan for the Future?

To the fullest extent possible, the person you help should make their own decisions about treatment options, where they live, and which Medicare coverage options they choose. If you are authorized to make decisions on their behalf, you have a special responsibility to understand their needs, wishes, and options.

### TIPS FOR TALKING ABOUT THE FUTURE

- **Review legal needs.** Talk to the person you help about legally authorizing you to make decisions about their medical care. Discuss their wishes and develop a living will to provide direction about the kind of health care they want—and who may speak for them if they can't speak for themselves. Your State Health Insurance Assistance Program (SHIP) can help you get started. To find the SHIP office in your area, visit [www.medicare.gov](http://www.medicare.gov) and click on "Help and Support" and "Useful phone numbers and Web sites." Aging with Dignity at [www.agingwithdignity.org](http://www.agingwithdignity.org) has a "5 Wishes" document that can help you talk with family members about how they want to be treated.
- **Review the financial picture.** Medicare can reduce many out-of-pocket expenses, but it does not cover everything. Develop a list of all income sources such as Social Security and pensions, monthly and yearly income and expenses, savings, and investments. These sources might be needed to help cover expenses that Medicare does not, such as deductibles and copayments, or nursing home care. Go to *Ask Medicare* at [www.medicare.gov/caregivers](http://www.medicare.gov/caregivers) and click on "Caregiver Topics," "Paying for Care," and "Which expenses are covered" to learn more. Some states may offer additional help, but you need to have a complete financial picture ready to share.
- **Keep detailed notes, records, and files.** Make sure to keep records of doctors, medications, and medical history. Keep a calendar of recurring and special follow-up medical appointments. Share your files with others who care so they can step in and help if needed.
- **Focus on preventive care.** Getting preventive tests, shots, and screenings is critical to staying healthy. Help the person you care for take advantage of Medicare-covered flu shots, bone mass measurements, glaucoma tests, and other screenings. Go to [www.medicare.gov](http://www.medicare.gov), click "Caregiver Topics," then "Navigating Medicare," and "How Medicare Supports Various Types of Care" to learn more.

*Ask Medicare* ([www.medicare.gov/caregivers](http://www.medicare.gov/caregivers)) also offers information on enrolling in Medicare, choosing a prescription drug plan, finding state and local resources to support caregiving tasks, accessing in-home services, and a free e-newsletter with the latest Medicare updates.