

# Checklist for Managing Your Older Relative's Health Care

## Overview

A checklist for managing the health care of an older adult.

- Essential information
- Legal considerations
- Health insurance
- Learn about your relative's conditions
- Managing health care visits
- Managing medications
- Practical everyday help

Managing your older relative's health care can be a challenging undertaking that requires a good deal of organization. There are many details to remember as you navigate the health care system, keep track of prescriptions, and schedule appointments with health care providers. This checklist will help you manage your relative's health care, ensure that you don't overlook an important aspect of your loved one's care, and plan for emergencies.

## Essential information

Collect important information about your older relative. Keep this information in a place where it can be easily located. Share it with siblings or others who may share in your relative's care.

- Your relative's birth date and social security number.*
- A copy of your older relative's birth certificate.*
- A complete health history.* This should include major illnesses, surgeries, and medical conditions. If possible, include the health histories of your loved one's parents and siblings.
- A notebook, file folder, or online document containing the health care providers' contact information.* This should include names, phone numbers, addresses of your relative's primary care physician, specialists, dentist, pharmacist, and other health care providers and representatives.
- Copies of health insurance policies and the front and back of all insurance cards,* including retiree benefits, Medigap policies, and long-term care insurance.
- A copy of your loved one's Medicare or Medicaid card if he is 65 or older.*
- List of all medications.* Include over-the-counter drugs, herbal remedies, vitamins, and nutritional supplements in addition to prescription medicines. Also include on the list the dosages of each drug and instructions for taking them.
- Dates and results of recent medical procedures and tests,* such as x-rays and CT scans.
- Record of visits and conversations with health care providers.* Write down the date and the name of the person you spoke with as well as the substance of the conversation. This information will help you stay on top of your loved one's health care needs and conditions.

### Legal considerations

Check to see that your older relative has the following legal documents in place. If she does not, an attorney can help prepare these. Look for an attorney who specializes in elder care issues. Your company's employee assistance program (EAP) or work-life program can help you find one. Keep copies of the following documents with your older relative's health care professionals, attorney, clergy, and family members.

- Power of attorney for health care.* As the person responsible for your relative's health care, you must be granted durable power of attorney to make medical decisions on his behalf. This document must contain language that meets the requirements of the Health Information Portability and Accountability Act (HIPAA).
- Power of attorney for finances.* If your relative is incapacitated, you or a person your relative selects must be granted durable power of attorney to manage her assets.
- Living will.* This document, sometimes called an advanced directive, states your loved one's wishes concerning life-sustaining treatment should he become incapacitated. As with the power of attorney document, this must contain HIPAA language.
- Will.* This document spells out the disposition of your relative's estate after death.

### Health insurance

Find out what type of health care coverage your relative has and whether she is eligible for Medicare or Medicaid. The program that provided this checklist can help you do this. Check to see whether your relative has one or more of the following:

- *A health policy* through a private pension plan or retirement package.
  - *Long-term care insurance.*
  - *Medicare.* A federal health insurance program available to people age 65 or older.
  - *Medicare Part D.* The new prescription drug program.
  - *Medigap.* A private insurance policy designed to supplement the coverage of the Medicare program.
  - *Medicaid.* A federal and state program that pays medical assistance for certain individuals and families with low incomes and resources.
- Find out what your relative's health care policy will cover and for how long.*
  - Keep records of phone conversations with representatives of your relative's health insurer.* Include the date of the conversation, the name of the agent, and what was

discussed. This will help you document inconsistencies should any arise, and will help if you decide to appeal a decision by the insurer.

### **Learn about your relative's conditions**

Learning about your loved one's medical conditions will help you to better manage his care and help you feel confident during what may be an emotionally trying time.

- Learn about any conditions.* Talk with your relative's health care providers. Learn what to expect and what the prognosis and treatments will be as time goes on. Do research at your local library and on the Internet. Two helpful sites are WebMD ([www.webmd.com](http://www.webmd.com)) and MedlinePlus ([www.medlineplus.com](http://www.medlineplus.com)).
- Contact an organization devoted to the condition if it is a serious one.* Your relative's health care provider should be able to put you in touch with an appropriate organization, such as the Alzheimer's Association or the Arthritis Foundation.
- Get to know your relative's pharmacist.* Your local pharmacist can be a good source of information about medications to treat your relative's condition.

### **Managing health care visits**

- Get your relative's permission to have the doctor release information to her.*
- On your first visit, ask for the form that your relative must sign to authorize the provider to speak with you about his medical affairs.* By law, health care providers are not allowed to release medical information, even to a patient's close relatives, unless they have been authorized to do so. Include on the form the names of others who may receive medical information.
- Learn the routines of the medical facilities your relative uses to help you better access services.* Ask about office hours, the best time to reach the health care provider, what to do in the event of a medical emergency, and who to contact after office hours.
- Keep a running list of questions and observations about your relative's condition.* Write these down as they occur to you. Refer to the list when you speak with your loved one's health care provider. If you have many things to talk about with the health care provider, schedule a consultation.
- Bring the list of your loved one's medications.* Show this to the health care provider to alert her to a potentially dangerous interaction with a new or existing prescription.

### **Managing medications**

If your relative has more than one prescription, managing them can be confusing for your relative, especially if they are taken at different times of the day and some with food and others without. When a new medication is prescribed, ask

the health care provider or pharmacist the questions below and write the answers on your relative's list of medications. Also, many pharmacies can provide medication management systems; discuss these options with your pharmacist.

- What is the medicine's purpose?*
- How and when should my relative take it, and for how long?*
- Should he avoid anything while taking this medicine, such as certain foods, caffeine, alcohol, or driving?*
- Will the medicine work safely with prescriptions and over-the-counter medicines my relative is already taking?*
- What are the medication's side effects? When should I be concerned about these side effects?*
- What if my relative misses a dose?*

#### **Practical everyday help**

If your relative lives independently, she may need help with other details of daily living.

- Transportation services.* Many services are available to help with transportation to medical appointments:
  - vans or buses provided by your local senior center
  - informal networks of drivers through your relative's house of worship or through social organizations such as the Rotary Club or Lions Club
  - taxi service
  - hired help, such as hiring a college student or other community member to give your relative rides (be sure to carefully check the references of anyone you hire)
- Food deliveries.* Programs are available that deliver meals once or twice a day to older people who cannot prepare their own food. These programs may ask for a minimum donation, or charge a fee based on your relative's income. Organizations that typically offer home-delivered meals include hospitals, senior centers, and churches. Some grocery stores deliver groceries for a fee as well. Check with your local grocery stores to see if they provide this service. Or ask a neighbor, family member, or volunteer to shop for your relative.
- Prescription medication deliveries.* If your relative doesn't already receive his prescriptions by mail, check with his pharmacy about setting up delivery to his home. Some pharmacies offer customers the option of automatic refills and shipping for an additional fee.

**5 • Checklist for Managing Your Older Relative's Health Care**

- Companionship.* Socializing with others helps older adults maintain a healthy outlook on life. Depending on your relative's needs, she may find companions through the local senior center or an adult day care facility. A volunteer companion through the senior center, house of worship, or local social organizations may be available to come to your relative's home. Be sure to check the references of anyone coming to your relative's home.

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