



AI for seniors

Caregiver's Survival Guide

Simple steps and tools for you
as you care for an older loved one.



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Choose the chapter you need. Start with chapter 1 if you are new to care.

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About this guide

For you, the family member who helps.

This guide helps you care for a parent, grandparent, partner, or older friend. It explains care tasks and gives you blank pages for notes. You do not need care training to use it.

Who writes on the sheets?

“You” means the family member or friend who helps. “Your parent” means the person you help. You fill in the forms. Ask your parent what they know and what they want; do not guess.

Why this book exists

Care can leave you with a pile of papers and no clear next step. This book helps you find the facts you need, plan a task and ask for help.

How to use it

Choose the chapter for the problem you have now. Read the short guide before using its sheet. Print the sheets you need and write on them. To type your answers, save the PDF to your device first. Save your answers, then reopen it to check they stayed. Skip the parts that do not fit your life.

Keep filled sheets on your own device or in a private file. Share only what a helper needs. Leave out passwords and full bank numbers. Store signed originals safely.

The services and legal resources here focus on the United States. A free guide from Tiina, a service of Dignable LLC.

A note to you

You may not think of yourself as a caregiver. You may just be the person who takes Mom to the doctor, checks on Grandpa, or makes sure a friend has food.

Then one job becomes five. You have questions you did not know to ask. Work, bills, and the rest of your life still need you, too.

You do not have to turn your home into a care office. You need a few facts you can find, clear help from doctors and nurses, and other people who do their share.

Your parent still has a say. So do you. It is fair to name what you can do and what you cannot do. Asking for help is part of caring.

Start with the problem in front of you. A ride booked or a medicine question answered is progress. The rest can wait its turn.

With love,



Tiina's founder/CEO

marcus@tiina.ai

I'd love to hear what helped and what we could make better.

Meet Tiina

AI can help your parent do more on their own. But the right tool is one they can use with ease. Tiina is AI for seniors and people who find tech hard. Simple voice chats come first.

Talk in their own words. Once set up, your parent taps one button and talks. No typing or special way to ask.

Help at their pace. Tiina has a calm, patient voice. She can explain a letter or a worrying call, and repeat things as needed.

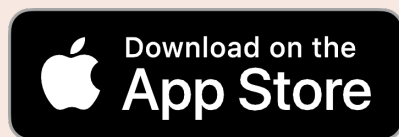
Company that feels familiar. She remembers things your parent shares. They can ask for help or just talk about their day.

Tiina is AI, not a person or an emergency service.

Get Tiina on the App Store

For iPhone and iPad.

See current plans and offers in the app.



www.tiina.ai



Scan to get the app

On paper: Open Camera, point at the code, then tap the link.

On screen: Tap the App Store badge.

A few important limits

Practical help, with clear limits.

This guide shares general facts and tools for family use. It is not medical, legal, tax, or money advice for your parent. It does not create a care or client relationship with Tiina or the writers.

Use the right help

Use your parent's doctors and nurses for health choices. Do not start, stop, or change treatment based on this book. Ask for training before a new hands-on care task. For immediate danger, call 911. Do not wait to fill in a form.

The sheets help you organize facts. They are not a will, power of attorney, DNR, or other legal form. Use the proper forms and signing rules for your state.

Check before you act

We aim to keep the guide correct and useful, but errors can occur. Rules, services, links, and phone numbers can change. Check details with the person or service you plan to use. A link does not mean Tiina backs that service.

Limits on liability

The guide is provided as it is, with no promise that it will fit each need or be free of errors. As far as the law allows, Dignable LLC (Tiina) and the writers are not liable for loss or harm from use of this guide. This does not limit rights or liability that the law does not let us exclude.

Get organized

You may be helping for the first time, or finding that your parent needs more help than before. Start by talking about what has changed and what they want help with.

Then put health details and phone numbers in one place. The next pages help you keep care papers together, write down health details, and list people to call. You can leave blanks and come back when you have the answers.



Start your care folder

Use this guide and the fill-in sheets to make one useful file.

Ask your parent what help they want. Agree on who may see their care papers. A folder keeps facts close at hand; it does not give you the right to make their choices.

- 1 Get a binder, four tabs and a few clear pockets. Or use four envelopes in one folder. Label them Health, Daily care, Money and Wishes.
- 2 Print needed sheets from this guide or the set of 22. In that set, start with “Private health and insurance details” and “Current medicine list.” Add other sheets as needed.
- 3 Fill the sheets with your parent. Use their cards, bottles and care papers. Ask the clinic or pharmacy to check gaps. Write “need to check” instead of guessing.
- 4 Gather copies of the papers listed on the next page. Put each behind its tab. Keep signed originals safe. Record where they are and who has permission to get them.

Keep it ready to use

After a visit, new medicine plan or new card, file the new copy. Date the changed sheet. Mark old copies “OLD” and keep them apart. Tell helpers which copy to use.

Choose a private storage place with your parent. Tell agreed helpers how to get needed papers. Take only the copies needed for a visit. Ask the clinic which cards to bring.

Sources: VA Caregiver Support · National Institute on Aging · Medicare

Fill the four sections

Keep copies of care papers with the sheets you fill in.

Use the tabs you made. Pick the sheets that fit your parent's needs. Keep cards and papers in pockets so they do not fall out.

Health

Put phone numbers, health details and the checked medicine list first. Add dose and refill sheets if used. File copies of visit notes, test results and hospital home-care steps. Ask the clinic for missing notes. Keep new papers at the front.

Daily care

Add the sheets for family jobs, meals, rides or time away. File written care steps from the nurse or therapist. Include "What helps my parent" if your parent wants one.

Money — keep private

Copy both sides of each current insurance card: Medicare, Medicaid, private health and drug plans, if used. Include extra coverage. This is also called supplemental insurance. Keep plan names, member numbers and help-line numbers here. Add bills, care prices and the budget sheet.

Wishes

With your parent's okay, file copies of signed care wishes, wills, powers of attorney and any medical orders. Use "Where the papers are" to note where each original is kept and who may get it. Ask the lawyer or clinic who needs a copy.

Keep insurance numbers and legal or money records off "Emergency numbers for the fridge." Share only what a helper needs. Ask the clinic where any emergency medical order must be kept so it can be found fast.

Sources: VA Caregiver Support · National Institute on Aging · Medicare · CaringInfo

Phone numbers and health details

Bring this page to visits or urgent care.

Staff may ask for names, phone numbers, and health details at each visit. With your parent’s okay, write them here so you do not have to recall them all. Use their records; ask the clinic to check what you do not know. Keep this with the medicine list.

Parent’s full name		Date of birth
Home address		Their phone
Your name	How you know them	Your phone
Other family member to call		Phone
Known allergies and what happens, or “need to check”		
Health problems listed by the doctor or nurse		
Help with hearing, sight, language, walking, or speaking		
Date checked	Person who checked the facts with you	

Sources: National Institute on Aging · VA Caregiver Support

Who to call

Phone numbers for doctors, services, and people helping your parent.

When a question comes up, this list helps you reach the right person. Copy numbers from visit notes, medicine bottles and health insurance cards. Ask the clinic for the number to use when it is closed. Keep the list with your care papers.

Service	Name and phone
Doctor / nights and weekends	
Other doctor	
Local office for older adults	
Pharmacy / medicine refills	
Health insurance / help line	
Local person who can check on your parent	

In a crisis with danger right now, call 911. Use this list for other calls.

Sources: VA Caregiver Support

Medicines and health care

When you help with health care, you may have to keep track of medicines, doctor visits and care at home. Notes from one visit may not tell the whole story. A medicine list checked by the pharmacist and clear questions can help.

Start with the help your parent needs now. The first pages cover medicines and doctor visits. The later pages help during and after a hospital stay. They also explain health visits at home that a doctor may order.



Plan medicine help with your parent

Agree on the help your parent wants before you change their routine.

Your parent may manage medicines on their own. If they want help, find the hard part: reading labels, opening packs, getting refills, or keeping track. Keep what works. Agree on your part before making a list.

- 1** Gather the bottles, boxes, and latest care papers together. Include drops, creams, vitamins, and drugs bought without a prescription. A prescription is the doctor's order for a drug.
- 2** Check each item with a pharmacist, the medicine expert at the drugstore. Ask which directions are current. If papers and labels differ, do not guess.
- 3** Copy the directions the pharmacist checked onto the medicine list. Include how much, how to use it, and when. Copy food rules and start or stop dates too.

Example only — not a dose plan

SAMPLE MEDICINE, 10 mg in each pill. "Take 2 tablets" means two pills at one time. Strength tells what is in each pill. Dose tells how much to use. This is made up. Copy your parent's own checked directions.

The medicine list holds the directions. Notes on medicine taken show what happened. Ask before splitting or crushing pills. Do not stop a drug or change a dose on your own.

Sources: FDA · National Institute on Aging

Your parent’s medicine list

Bring this list to visits. Update it when medicines change.

With your parent, copy the directions the pharmacist checked. Use the bottles and latest care papers. Include vitamins and drugs used only as needed. Write “ask” if unsure. Add sheets for more items or long directions.

Parent’s name

Sheet __ of __

Allergies or bad reactions: item and what happened. Write “unknown” if unsure.

Name and strength	Dose, how, and when	Used for	Who ordered it

Date checked

Doctor or pharmacist who checked it

Date new lists. Mark old ones “OLD.” Share with helpers your parent chose.

Sources: FDA · National Institute on Aging

Use this when helpers share medicine tasks, a dose is unclear, or the clinic asks.

Show the next person holding what was taken and where. Carry one dose and due time per row.

Example: Taken, 8:10 a.m. | Jane Lee. If your parent tells you: “Parent says taken.”

Parent's name _____ Date _____ Sheet __ of __

Sheet __ of __

[illegible]

Sources: MedlinePlus, National Institute on Aging

Get more medicine before it runs out

If your parent wants help, plan who will get the next supply.

- 1

A refill is the next supply of a medicine. Bring the bottles to the phone. Find the pharmacy phone and “Rx number.” That number tells the pharmacy which prescription you mean. Ask when to request each refill.
- 2

Ask if a new order, test, or visit is needed. Ask the price and when it will be ready. If it may run out first, call the pharmacist or clinic today.
- 3

Agree who will pick it up or receive it. Put the request date on your calendar. Check that the medicine reached your parent.

How to fill the rows

Example: Call for the refill on Oct. 12. It will be ready Oct. 14. Maya will pick it up. Use dates the pharmacy gives you.

Medicine	Ask for refill by	Ready on	Who gets it?

You write the pharmacy’s phone here

If there is a problem: who you called, their advice, and your next step

Read advice back. Do not stretch the supply by skipping or changing doses. Ask about cost help if needed.

Sources: FDA · National Institute on Aging

Get ready for a doctor visit

Agree on your role before you go.

If you are going to a visit with your parent, ask what help they want. They may want a ride or someone to take notes. They may want you in the room, or time alone with the doctor.



- 1 Before: choose the top question together. Note a clear example and when it began. Bring the medicine list, visit papers, health insurance card, glasses, and hearing aids.
- 2 Call ahead if your parent needs help hearing, seeing, or using the room. Ask for an interpreter if needed: a trained person who helps people speak across languages. Ask staff how your parent can allow them to share news with you.
- 3 At the visit: let your parent answer first. With their okay, add what you have seen. Write the answers. Before leaving, say the home steps back to the doctor.

A way to start

“Mom wants to talk about her knee today. She asked me to take notes.”

Ask when results should come and whom to call. Set that date on your calendar. No call does not mean a test was normal. Book the next visit and the ride home.

Sources: National Institute on Aging · Veterans Affairs · U.S. Health & Human Services

Questions to ask the doctor

Bring this to a visit when your parent wants you to take notes.

Keep questions for the doctor, answers, and next steps on this page. Before the visit, write your parent’s top question. During the visit, note the answer and steps to follow at home. Ask the doctor to check your notes. Then agree who will do each task.

Example

Question: “When should Mom come back?” Doctor: “In two weeks.” My task: “Call today to book it.” Done: “Visit booked for Oct. 20.”

Parent’s name	Doctor	Visit date

Your parent’s first question; details they want the doctor to know

Another question you and your parent want to ask

Doctor’s answers and steps for home. Attach any written care rules.

Next step	Who will do it; by when	What got done; date

Include tests, refills, and the next visit if needed. Ask when to expect results. Put that date on the calendar; call if they do not come.

Sources: National Institute on Aging · Veterans Affairs

Health changes to tell the doctor

For a new health problem or a change you want to ask about.

A problem can come up between visits. This sheet helps you tell the clinic what changed and keep their advice. Ask your parent how they feel. Bring the medicine list to the phone. If help is urgent, call before writing.

Example

“Dad was up six times last night. He says it hurts to pee. This started yesterday.” Give facts, not a guess at the cause.

Parent’s name

Call date

Call time

What changed? When did it start? What is usual for your parent?

What your parent says; what makes the problem better or worse

Who you spoke with; their advice; when to call again

What you did next, and when

Ask: “What needs help now? What can wait? What should we do if it gets worse?” Read the answer back.

Do not wait on this sheet

Sudden confusion can be an emergency. Call 911. Stay with your parent if safe. Do not wait to reach the usual clinic.

Sources: National Institute on Aging · MedlinePlus · Veterans Affairs

If your parent is in the hospital

Help plan the care they will need when they leave.

A hospital stay may change the help your parent needs at home. Leaving the hospital is called discharge. Ask the nurse who helps plan for it. This may be a case manager or social worker. They help arrange care. With your parent's okay, join that talk.



- 1 Describe a usual day at home. Say what your parent could do before this stay. Name stairs, toilet needs, and time spent alone. Ask what help will change.
- 2 Say exactly what you can offer. Include work hours, distance, health, and money limits. Do not agree to a care task you have not learned or cannot do.
- 3 Ask what other care choices fit. Find out who will arrange help, medicines, and needed tools. Ask the date each must be ready. Tell the planner about any gap.

Make your limits clear

“I can bring dinner and make calls. I work until six. I cannot lift Dad or stay all night. What help needs to be in place before he leaves?”

If home does not seem ready, tell the nurse and planner now. Ask them to review the plan with your parent. If Medicare covers the stay, ask for the notice about discharge review. Read its call steps and deadline right away.

Sources: Medicare & Medicaid Services · AHRQ · Veterans Affairs

Check care before leaving the hospital

Before the trip home, go through this with your parent and the nurse.

Ask the nurse for the written home-care plan. This checklist helps you see what is still missing before you leave. Mark an item only when it is clear. Ask about every blank. Skip items that do not apply.

- ☐ We have the written care steps for home. The nurse checked that we can explain them.
- ☐ We know which medicines start, stop, or change. The nurse checked the list and the first doses due at home.
- ☐ Needed care tasks were shown. Each helper practiced with staff and knows when to stop.
- ☐ Needed supplies, tools, and help are confirmed. The ride and next visit are arranged.
- ☐ We know which warning signs mean call 911 or call the clinic. We have a number for nights and weekends.
- ☐ We know who will share test results that are still due, and when.

Example of a missing item

“Walker has not arrived. Case manager will check delivery before the ride leaves.”

Parent’s name

Leaving date

What is still missing; staff member fixing it; agreed time to check

Number to call with care questions, including nights and weekends

Keep the home-care papers with the checked medicine list. At home, check that the first help and supplies arrived. If needed help falls through, call the hospital contact. Follow the written warning rules if your parent feels worse.

Sources: Medicare & Medicaid Services · AHRQ

Confirm the first home visit

For health visits, such as a nurse sent by the clinic or hospital.

The clinic’s order is a written request for care. It tells the service what care is needed. It does not mean a visit is booked. With your parent’s okay, call the service in their care papers. If none is named, ask the clinic or hospital who to call.

- 1

Ask: “Did you get the order? Have you agreed to take it? Who will come, and when?” Ask what they will do and how often.
- 2

Ask what your parent will pay and what health insurance pays for. Ask what must be ready at home.
- 3

If no visit is set, call the clinic or hospital that ordered care. Tell them what is missing. Ask for a safe plan until help starts.

Example

“Order received; no start date. I called the hospital planner at 2 p.m. They will call back today.” Keep checking until a visit is confirmed.

Parent’s name

Date of your call

Home-care service

Phone

First visit: confirmed date, time, and what help is included

Still missing; who you called; next call due

Medicare home health has rules about care needs and leaving home. It needs an order from an approved health professional. It does not pay for 24-hour care at home. Ask about separate help for meals or time alone.

Sources: Medicare & Medicaid Services

Help at home

Your parent may manage most things at home but need help with one daily task. A meal may be hard to make. A bath may feel unsafe. A ride may be hard to find.

This chapter covers different needs, not a list of jobs you must take over. Start with the task that is hard now. Ask what your parent wants to keep doing. For hands-on care, ask a trained person to show you what is safe.



Make one home fix at a time

Small changes can make the paths and things your parent uses easier to reach.

Look at the paths your parent uses each day. Start with bed to toilet, then the door and kitchen. Look for dim lights, loose rugs, cords, and hard-to-reach items. Your parent need not walk a risky route to show you.

Ask before moving things. A towel rail is not a grab bar. Use a skilled worker for bars, rails, and wiring. Check cost and any landlord rules first. Ask the clinic about a home safety check.

Example fix

“Bedside lamp out of reach. Move it closer, cord clear. I will do it today; Mom will try it.”

Place and problem	Agreed fix	Who will do it; by when

Check the fix with your parent. Let them try a tool before buying it. Check cost, help to use it, and the last day to return it. For a help button or other alert device, ask who answers its calls.

Tell the clinic about falls or new trouble with balance. A home fix does not replace that check.

Sources: CDC · Family Caregiver Alliance

Plan for a storm or power loss

If a storm cuts off power or help, have a plan ready.

Plan where your parent can go, who can drive, and what to pack in a bag. If care equipment needs power, ask the company that supplies it about safe backups and how long they last. Ask the pharmacist about medicines. Write their answers here.

Example

“Bag: hall closet. Maya drives Dad to Jo’s home.” Check that the place can meet your parent’s needs.

Parent’s name	Date of this plan

Your parent’s place to go; ride and backup ride; phone numbers

Device or medicine needing a backup; safe plan; who gave the advice

Nearby person who will check in	Phone	Backup person

Where the bag is kept; what you still need to add before leaving

Pack food, water, and a flashlight. Add care papers, care supplies, glasses, chargers, and pet needs. Ask the pharmacist about medicines to keep ready. Share this plan with those who agreed to help. Follow local orders to leave. A power company list does not promise quick repairs.

Run a portable generator outdoors, at least 20 feet from doors, windows, and vents. Never use one inside a home or garage.

Sources: FEMA / Ready.gov · CDC · National Institute on Aging

Make meals easier to get and eat

When meals are hard to get, make, or eat, find the step that needs help.

Your parent may have food at home but still find meals hard. Ask what gets in the way. With their okay, share a meal and see where help fits. Keep their tastes and food or drink rules from the doctor or nurse in mind.



- 1 If shopping or cost is hard, offer a ride or shop from a list your parent chooses. Ask about meal delivery or a local group meal. Check cost, days served, and any wait.
- 2 If packs or cooking are hard, help with that step. Open a pack, set food within reach, or leave a meal with clear heating steps. Ask what your parent can manage alone.
- 3 If eating alone is the problem, ask about company. Arrange a meal with a friend or a short visit. Agree who will do the needed job and put it on the family's usual list.

Example of a small, useful job

“Opening lunch packs hurts Mom’s hands. Could you open them and leave lunch ready before you go?”

For local meal help, call Eldercare Locator: 800-677-1116. Ask about cost, delivery, and who can use the service.

When food needs a health check

Tell the clinic about weight loss, pain, or coughing at meals. Ask about a swallowing check. Do not choose thick drinks or new food textures as treatment on your own. Ask about any fluid limit. If choking blocks breathing or speech, call 911.

Sources: National Institute on Aging · NIDCD · American Speech-Language-Hearing Association · Community Living (ACL) · MedlinePlus

Help with washing and dressing

For help with daily needs such as washing, clothes, or using the toilet.

These tasks can feel private for both of you. Ask what your parent can do and what help they want. They may need only clothes set out or help with buttons.

- 1 Agree who will help. Ask about the person, time, and amount of privacy your parent prefers. Either of you may want a trained aide for this job. Ask the clinic or local aging office about options.
- 2 Set out the needed clothes, towels, and supplies. Close the door. Keep the room warm. Say what you will do before touching. Let your parent do the parts they can.
- 3 Stop if there is pain, fear, or an unsafe move. Ask what would help. Try later if safe. For new care tasks, ask a nurse to teach you first.

Offer a small amount of help

“Would you like me to set out your clothes and leave? If buttons are hard, I can help with just those.”

If your parent says no, do not force a bath. Ask the nurse about other ways to stay clean. Call the clinic about new leaks, pain when peeing, or sore skin. Do not cut drinks to avoid toilet trips.

Sources: National Institute on Aging · Veterans Affairs

Learn how to help your parent move

When your parent needs help to get up or move, ask for a lesson first.

Getting out of bed, off a toilet, or into a car may need help. Tell the clinic which move is hard for your parent. Ask a nurse or physical therapist to watch and teach you. A physical therapist helps people move safely.

- 1 Ask if the lesson can use the real bed, chair, or car. Bring anyone else who will help. Tell the teacher about your own pain or strength limits.
- 2 Ask them to show the move, then watch you try. Ask how many helpers and which tools are needed. Ask when to stop and call for help.
- 3 Get the steps in writing and the teacher's phone. Ask which moves you can help with alone. Keep the steps near the place they are used, with your parent's okay.

Say your limit before trying

"I cannot lift Mom. Please show us what is safe for both of us. What other help do we need?"

If a move feels unsafe, stop and call for advice. Do not pull your parent up by the arms or copy a lift from a video.

After a fall

If your parent may be hurt, cannot get up safely, or faces danger, call 911. Do not lift them by yourself. Follow the call taker's steps.

Sources: Family Caregiver Alliance · Veterans Affairs · CDC

Ask for a memory check

If memory changes affect daily life, bring examples to the doctor.

Some forgetfulness comes with age. Getting lost more than once, unpaid bills, or trouble with known tasks need a check. There can be more than one cause. Do not decide at home that it is dementia. Dementia affects memory and thinking enough to disrupt daily life.

- 1 Write two dated examples in plain words. “Dad got lost coming home from his usual store twice this month.” Ask what your parent has noticed too.
- 2 Ask your parent to book a visit. Bring the medicine list and examples. Tell the doctor about sleep, mood, hearing, and changes in daily tasks.
- 3 While waiting, offer help with the task causing trouble. Ask: “Would a ride help?” or “Would you like me to sort the bills with you?” Do not take over every task.

Start with what you noticed

“I saw that getting home was hard. There may be a reason we can help with. Can we ask the doctor together?”

You can tell the clinic your concerns even if staff cannot share details back. Ask your parent how they want you involved.

A sudden change needs help now

Call 911 for sudden confusion. Do not wait for a memory visit. Stay with your parent if safe.

Sources: National Institute on Aging · MedlinePlus · U.S. Health & Human Services

Help a hard moment feel calmer

For a parent with dementia who gets upset during familiar tasks.

Dementia may make a once-familiar task hard to follow. Pain, fear, noise, or tiredness may add to the stress. These steps can help you pause and respond. The aim is to help your parent feel safe, not to win an argument.

- 1 If safe, pause the task. Lower the TV. Give space. Use a calm voice and one short sentence. Wait for a reply.
- 2 Ask about a simple need: pain, the toilet, thirst, or feeling cold. Offer one small choice. Do not quiz your parent or insist that they agree with your memory.
- 3 Try later if safe. Share what helps with trusted relatives. Tell the clinic about new or worse distress. They can check for pain, illness, or drug effects.

Words you can try

“The room feels busy. Let’s stop for a bit.” Later: “Would you like the blue shirt or the green one?”

A useful family note might say: “Warm room. TV off. Let Dad wash his own face.” Share tips that work with the relatives who help.

Keep both of you safe

If anyone is in danger, move to safety and call 911. Do not hold your parent down. Sudden confusion also needs urgent help.

Sources: National Institute on Aging · MedlinePlus

Be ready if your parent gets lost

If memory problems put your parent at risk, keep a photo and details ready.

If your parent is missing

If your parent is missing and may be unsafe, call 911 promptly. Say they have memory problems and may need help. Do not wait to finish this sheet or for a family search.

These facts can help police look for your parent. Add their name, where their photo is kept, and the other things you know now. Leave the “If missing” part for that event. Ask your parent to help if able. Use their care papers and a recent photo. Keep this private but easy for trusted helpers to find.

Parent’s full name

Name they respond to

Photo date and where it is kept; height, hair, glasses, and other clear features

Help your parent needs with hearing, speech, walking, or health

Places your parent may go, such as an old home or workplace

If missing: last seen where, when, wearing what, and headed which way

Give these facts and your phone number to the call taker. Follow their steps. Have someone stay available for calls or your parent’s return. Afterward, ask the clinic about safer support. A tracker can fail. Never lock someone in or block a safe exit.

Sources: Alzheimer’s Association

Talk about a driving concern

For a close call or another clear sign that driving may be unsafe.

Age alone does not show whether driving is safe. A close call, getting lost, or trouble staying in a lane may mean help is needed. Write what you saw and when. Avoid labels such as “too old.”

- 1 Ask which trips matter this week: shops, friends, faith, or the doctor. Offer a ride that keeps one of those plans possible.
- 2 Bring the concern to the doctor. Ask about sight, movement, memory, and medicines. Ask where to get a full driving check and what it costs.
- 3 Try a new ride together. Ask what help is given at the door. Check room for a walker, cost, and the trip home. Ask your parent what worked and what needs to change.

Keep the talk specific

“On Tuesday you turned into the wrong lane. I was scared. Can we ask the doctor about driving? I can take you to cards this week.”

If driving seems unsafe now, arrange another ride and ask for advice right away. Do not ask your parent to drive to prove they can. The state motor vehicle office can explain its review process.

For local rides, call Eldercare Locator at 800-677-1116. Ask about the places and times your parent needs.

Sources: NHTSA · Community Living (ACL)

Plan the ride there and home

When a trip needs a driver or extra help, confirm each part.

Getting to a visit is only part of the trip. This sheet helps you book the ride home and any help your parent needs. Use the visit notice for the address and arrival time. Call the driver or service. Write the answers and read them back.

Example booking

“Dad must arrive at 10 a.m. Pickup is 9:15 at his door. Driver returns at 11:30. Dad needs room for his walker.” Confirm the real details for your parent.

Trip date	Trip address	Must arrive by
Pickup time	Exact pickup place	Driver or service phone

Help agreed: to the car, getting in, walker or chair space, and someone to go along

Ride home: time and place, or number to call when ready

Price; how to pay; when to cancel

Backup ride: name	Phone

Tell your parent and anyone going with them. Put the trip on their calendar. Check that the ride is confirmed, not just requested. For local options, call Eldercare Locator: 800-677-1116.

Sources: Community Living (ACL)

Share the care

As care needs grow, one person may not have enough time or strength to do every job. Sharing the work can give your parent steady help and give you time for the rest of your life.

Start with clear requests to family or friends. Then use the pages on paid help or care homes if more support is needed. The last pages help you arrange a break and notice when you need support too.



When you need help from family

Ask for a clear job, such as shopping or a ride.

Care can grow until one person is doing too much. Others may want to help but not know what you need. Ask your parent who they want involved. Then ask for a whole job someone can finish.

A job with a clear finish

“Could you handle groceries each Tuesday this month? Call Dad for his list Monday. Spend only what he agreed to. Shop and put the food away. Tell me by Sunday if you can.”

A ride includes the trip home

“Could you take Grandma to the clinic Friday? Pick her up at 9. Stay for the visit and bring her home. Can you tell me by Wednesday?”

People who live far away can book a ride, compare care prices, or make calls. Check with your parent before sharing private details. Asking someone to research help does not let them sign or spend for your parent.

If family cannot help

If they say no, ask once about a smaller job. Then plan with the people who said yes. Friends and neighbors may be able to help too. Put each agreed job on one shared list.

Sources: National Institute on Aging · AARP · U.S. Health & Human Services

Keep one list of family jobs

After people say yes, write who will do what.

When several people help, jobs can be missed or done twice. Use visit dates, food needs, and your parent’s plans. Write each needed job. Add a name and time after that person agrees. A blank name means help is still needed.

Filled example

Groceries: Tuesday, 5 p.m. Brother said yes. He will call for the list, shop, and put food away.

Dates this list covers

Job	Day and time	Person who agreed

Give helpers a copy. Share only what they need. Ask them to call as soon as a plan falls through. For daily help, use a separate row for each day. Add another sheet if needed.

Sources: National Institute on Aging · AARP

Notes for when I am away

For times your parent needs help while you are out.

Write notes here after a relative or friend agrees to stay. Write the help your parent will need while you are out. Use their routine and care notes. Show the helper where things are.

Parent's name	Date	Time away
Person staying		Phone
How to reach me	Backup person and phone	

Example: 12:30, lunch in fridge, top shelf. Heat as marked. Ask Mom where she wants to sit.

Time	What to do and where to find it

Care folder and supplies are kept here

If the helper gives medicine, review the current directions together. Check today's notes on what was taken. A blank does not prove a missed dose. Ask your parent or the last helper. Still unsure? Ask the pharmacist. Never give an extra dose to be safe.

Show the care steps you were taught. Get trained help for tasks the helper cannot safely do. For an emergency here, call 911. If the helper cannot come, call the other person who agreed to help, then the clinic. For local help, call 800-677-1116.

Sources: Family Caregiver Alliance · Community Living (ACL) · FDA · MedlinePlus

Help when you live far away

You can help even if no family lives nearby.

Living far away can make it hard to know what is happening. Ask your parent who nearby they trust. Ask that person what they can do. A neighbor might check the door, but may not be able to give care.

Find local help and take on calls

If no one nearby can help, call 800-677-1116. Ask the local aging office about services that can visit your parent. From home, you can book rides, check times, and ask services for written prices. Check what your parent wants shared before you contact others.

Family example

You live two states away. Your sister gives the rides. You call the clinic to check the visit time. You book a backup ride and send both phone numbers. Your sister no longer has to chase those details.

If your parent wants regular calls, agree on a time. Decide who nearby can check if a call is missed. Test that you can reach each other. Give trusted helpers the address and a safe way to get in.

Find the emergency number near your parent

Your 911 call may reach your own area. The call may not be sent to their area. Before a crisis, ask the parent's local police office which 10-digit number to use from far away. Use its main office number, found in the town's official phone listing.

Sources: National Institute on Aging · National 911 Program · Community Living (ACL)

If my parent does not answer

Make a plan for regular calls your parent wants.

Before a call is missed, agree on this with your parent and nearby helpers. Use their current numbers. If you live far away, ask the parent’s local police office which 10-digit emergency number to use. Find its main office number in the town’s official listing; do not call 911 to ask.

Example of an agreed plan

Call at 9 a.m. Try again at 9:15. At 9:30 call the neighbor who agreed to check. These are sample times. Use times that fit your parent’s needs.

Parent’s name and full address, including unit

Usual call time	When I will try again
Nearby helper	Phone
Backup if that person cannot go	Phone
How the trusted helper can get in	
10-digit local emergency number	Date checked

Keep a copy by your phone. Give one to each person who agreed to help. Keep entry codes private. If you believe there is danger now, skip the waiting steps. Tell the emergency dispatcher the full address and what you know.

Sources: National Institute on Aging · National 911 Program

When family help is not enough

Paid help at home can cover jobs family cannot do.

Your parent may need help that you cannot keep doing alone. Ask which help they would welcome. A cleaner may solve a laundry problem. A meal service may solve supper. Help with dressing or moving needs someone trained for those tasks.

A first call

“My mother needs help on Tuesdays, 9 to noon. She needs help to dress and get out of her chair. She also needs lunch. Can your staff do those tasks?”

Eldercare Locator

Ask for the local aging office. Say your parent’s ZIP code and the help needed. Ask about services and help with fees.

800-677-1116 · eldercare.acl.gov

Call two home care agencies if you have a choice. These are businesses that arrange paid help. Use the same tasks and hours for both calls. Ask who hires and pays the worker. Some only find workers. Ask who comes if the worker is sick.

If you hire someone yourself, you may become their employer. This can make pay rules, taxes, and worker insurance your job. Ask a tax professional before paying. Cash pay or a “self-employed” label does not settle the rules.

Before care starts, introduce the helper to your parent. Show the routine and supplies. Ask your parent afterward how it felt. Raise any unsafe care with the service at once.

Sources: Family Caregiver Alliance · Internal Revenue Service · Community Living (ACL)

What to ask before hiring help

Use for one service, or compare two if you have a choice.

Paid services may offer different hours and care. Write your parent’s tasks and hours first. Ask each service about that same work. Write the answers as you call. Ask for the full price and terms in writing, including fees for short visits.

Help needed and days or hours

Ask each service	Service A	Service B
Name and phone		
Can staff do our listed tasks?		
Full price for our hours		
Who comes if staff are sick?		
Who employs and insures staff?		

Ask how workers are trained and checked. Ask for past clients willing to talk about the service. These are references. Call two if you can. To check a claimed license, call 800-677-1116. Ask which state office checks this type of service.

Show the answers to your parent. Confirm tasks, total cost, and backup before booking. If you are signing for them, first check that you have the legal right to do so.

Sources: Family Caregiver Alliance · Internal Revenue Service · Community Living (ACL) · Consumer Financial Protection Bureau

When care at home is not enough

Compare more help at home with places that offer care.

Your parent may need care that family cannot keep providing. This could mean help at night, with the toilet, or while alone. Ask the doctor or nurse what care is needed. Ask your parent what matters most about where they live.

Staying at home

Extra home care, meal delivery, or an adult day program may help. Check who will give care during the hours between visits. Price the help needed at night too.

Assisted living

Assisted living usually offers a place to live, meals, and daily help. Staff skills and fees vary. Ask what happens when someone needs more care.

Nursing home

A nursing home can offer nursing care and daily help. A short stay after hospital care and a long stay have different payment rules. Ask what health insurance would pay.

“Memory care” is not a promise of specific care. Ask how staff handle your parent’s needs. Tour with them when they want and can. Check the care and total cost before choosing.

Get help comparing local choices

Ask for the local office for older adults and the long-term care ombudsman. The ombudsman helps care-home residents with rights and concerns.

800-677-1116 · eldercare.acl.gov

Sources: National Institute on Aging · Medicare · Community Living (ACL)

Before choosing a care home

Take these questions when you visit a place your parent may live.

With your parent, list the help needed by day and night. Use their routine and clinic notes. Include things like toilet help at night. Take that list on the visit. Ask a staff member about each need and write their answers.

Place name	Person I spoke to	Date

Which of our care needs can you meet?

Who helps at night and how do we call them?

What changes would mean my parent must move?

Full monthly cost, with care fees

Where can I read the latest state inspection?

Ask to see it

“Please show me how someone calls for help. Who answers if that worker is busy?”

An inspection is a state check of the home. Call 800-677-1116 for help finding the office that checks it. For nursing homes, ask 800-633-4227 for help using Medicare Care Compare. Compare reports with what you saw. Review the written agreement with your parent before anyone signs.

Sources: National Institute on Aging · Medicare & Medicaid Services · Community Living (ACL) · Medicare

When you need a break from care

Someone else may need to give care while you are away.

You still need sleep, your own doctor visits, and time off. If your parent cannot safely be alone, arrange care for that time. This short break from giving care is called respite.



Say which hours you need and what your parent needs then. “I need Thursday, noon to 4. Dad needs lunch and help with the toilet.” Add the agreed help to the shared jobs list. Give the person staying notes on what to do while you are away.

When you need a service

If friends cannot help, ask about a home visit, a day program, or a short stay. An adult day program offers care and activities away from home. Ask about rides, hours, and help with personal needs.

Find care so you can take a break

Say: “I care for my parent in ZIP code _____. I need four hours away. Who offers respite? Is there help with the fee?”

800-677-1116 • eldercare.acl.gov

Ask how soon care can start and if a first visit is needed. Check the full cost. Ask about a trial visit if your parent is unsure. Do not count on a place until the service agrees it can meet the care needs.

Sources: National Institute on Aging • Community Living (ACL)

When care is harming your health

Your own needs still matter when you help your parent.

Care may leave you short of sleep, meals, or your own doctor visits. These are signs to get help. Do not assume every new symptom is stress. Call your own doctor or nurse when your health or mood changes.

Tell your own doctor or nurse what is happening

“I care for my father. I am up with him most nights. I am too tired to drive safely. I need help with my sleep and a way to cut the night care.”

Name what you can still do and what you must stop. You can help with phone calls without doing all the hands-on care. A difficult family history does not vanish when someone needs help.

Set a limit others can understand

“I can bring dinner twice a week. I cannot stay overnight. We need another night plan. I can help call services today.”

If shouting starts, pause the talk and try later. You do not have to settle old hurts to ask for help. If needed care has no safe helper, tell the clinic. Ask for its social worker, who can help find services.

If you might hurt yourself or someone else

Get help now. Call or text 988 for crisis support. For immediate danger, call 911. Reach a trusted person who can help keep everyone safe.

Sources: National Institute on Aging · Family Caregiver Alliance · Community Living (ACL) · 988 Lifeline

Money and benefits

Care can affect both your parent's money and your own. Help at home may cost money. You may also lose pay if care keeps you away from your job.

Start by listing care costs and the money set aside to pay them. Then check health insurance and programs that may help. If you have a job, use the pages on time off work. The last pages help your family spot and respond to money scams.



Work out what care will cost

Add care costs to the bills your parent already pays.

Paid care must fit beside rent, food, and other bills. With your parent or the person allowed to handle their money, gather bills, income records, and written prices. First find what is left for added care.

Household example

These numbers are made up. They are not local prices.

Monthly money available	Example
Parent’s income after taxes	\$1,800
Minus rent, food, and usual bills	- \$1,550
Parent has left for care	\$250
Plus help a relative agreed to pay	+ \$150
A. Total money for added care	\$400

A service charges \$120 a week. Multiply \$120 by 52. Divide \$6,240 by 12: \$520 a month. Add \$60 for rides and \$20 for supplies. B. Care costs total \$600.

The amount still needed

Subtract A from B: $\$600 - \$400 = \$200$ still needed each month. Ask about lower-cost help and programs that may pay part of the bill. Do not count help with costs that has not been approved.

Keep one-time costs, such as a ramp or deposit, separate. If you may lose work pay, check your own household budget too. You do not have to promise money you cannot spare.

Sources: AARP

This month's care budget

Use your family's bills and written care prices.

Use this to check if this month's care can be paid. Fill it with your parent or the person allowed to handle their money. Use bills and written prices. Write \$0 for none; mark guesses. Count each bill or source of help only once.

Monthly amount	Dollars
Parent's money left after usual bills	
Help others agreed to pay	
Approved help not already listed	
A. Add the three amounts above	
Paid care	
Rides	
Drugs and care supplies	
Extra meals or other care costs	
B. Add the four care costs above	
B minus A = money still needed	

Parent's name

Budget month/year

If the last line is \$0 or less, the money listed covers care costs. If more is needed, check what health insurance or help programs may pay. Call the local office for older adults: 800-677-1116. Tell them if usual bills are already too high. Keep this with the written prices you were given.

Sources: Community Living (ACL) · Consumer Financial Protection Bureau

Will health insurance pay for care?

Start with your parent's health insurance cards and care needs.

Your parent may have health insurance that pays some care bills. This is called coverage. Ask which insurance they have. Find the cards or insurance papers. Call the printed number before booking care.

Medicare

Medicare is U.S. health insurance. It mainly pays for health care. It does not pay for ongoing daily help alone, such as bathing or dressing. Some home nursing or therapy may be covered under separate rules. Ask about the exact service.

Medicaid

Medicaid is a health program run through each state. It may pay for long-term care under state rules. Income, money or property owned, and care needs may count. Home care can have waits. Ask the state office about home care and care homes.

A separate plan for care costs

Your parent may have bought separate long-term care insurance. Look for its written contract, called a policy, or a bill. Call its number. Ask which care it pays for, what proof is needed, and when payments start. Get the answer in writing.

Ask about the help your parent needs

“My parent needs help with bathing three mornings a week. Is that covered? Who may provide it? Must we get approval first? What would we pay?”

Do not give away money or change a home's owner to get Medicaid without legal advice. It can affect whether your parent qualifies. Ask about claims the state may make after death and which family protections apply.

Sources: Medicare · Medicare & Medicaid Services · Medicaid · Insurance Commissioners (NAIC)

Find help with care bills

Choose the call that fits the cost and your parent.

If care still costs more than your family can pay, ask about help with costs. Different programs help with different bills. Choose the call that fits your parent and the cost you need help with.

Meals, rides, or care at home

Eldercare Locator. Say: “My parent lives in ZIP code _____. We need help paying for _____. Please connect me to the local aging office.”

800-677-1116 · eldercare.acl.gov

If your parent has Medicare

SHIP is a free service that explains Medicare costs and choices. Say: “Please check Extra Help for drugs and Medicare Savings Programs for other bills.”

877-839-2675 · shiphelp.org

If your parent served in the military

VA stands for Veterans Affairs. Its Caregiver Support Line can help. Say: “I care for a veteran. Which local team can check care and family support benefits?”

855-260-3274 · caregiver.va.gov

Ask the aging office about Medicaid home care and PACE. PACE brings health care and daily help together for people who meet its rules. It is not offered everywhere.

Have the ZIP code and cost estimate ready. Ask which papers are needed and who may sign. You can ask about help without taking control of your parent’s money.

Before the call ends

If you apply for help, note the office phone, papers needed, and due date. Ask for help with forms and when to call back. Keep copies and proof of what you send. If refused, ask about the deadline to request a review shown on the notice.

Sources: Community Living (ACL) · SHIP · Medicare · Veterans Affairs

Could you be paid for family care?

Some care programs can pay a family member.

You may already give hours of care without pay. Some programs pay certain family members for this work. Family ties alone do not qualify you. Your parent must meet the rules. You may need training, checks, and records of paid hours.

Medicaid

Ask the state Medicaid office about “self-directed care.” This means a person can choose workers under program rules. Ask whether your family role is allowed. Call 800-677-1116 if you need the state office’s number.

If your parent is a veteran

Call the VA Caregiver Support Line: 855-260-3274. Ask about Veteran-Directed Care and the family caregiver program. These are separate routes with different rules. Ask the local team to check both.

Questions to ask

“Can I be paid as this person’s family helper? Is there a wait? Who approves the hours? Who handles pay and taxes? What is needed before paid work starts?”

Get the decision, paid hours, and start date in writing. Do not count this pay in your budget until it is approved. Past care may not be paid. If you have a job, also check your choices for time off.

Sources: Medicaid · Medicare & Medicaid Services · Veterans Affairs · Community Living (ACL)

When care takes time from your job

Find out what time off is possible before you quit.

If you have a job, care may mean missing work. You may need a few hours for a doctor visit. Or you may need longer after a hospital stay. Time off work is called leave. Ask about it before quitting: you may be able to help while keeping your job.



Ask your boss who handles time off. This may be a team called human resources, or HR. Ask about sick time, vacation, different hours, and leave. Say when you need time and why. Coworkers do not need private health details.

A law that may protect your job

The Family and Medical Leave Act (FMLA) is a U.S. law. If you and your employer qualify, it can protect your job during leave. It may allow up to 12 workweeks in a 12-month period. It may be unpaid. Short blocks may be allowed when medically needed.

The care must meet the law's health and family rules. A grandparent may count as a parent if they acted as your parent when you were a child. The family title alone is not enough.

Your state may offer paid family leave too. Its family rules may differ. Ask how each choice affects your pay and health insurance.

Help checking your rights at work

U.S. Department of Labor. Say: "I need leave to care for my parent or grandparent. Can you help me check which FMLA rules apply?"

866-487-9243 · webapps.dol.gov

Sources: U.S. Department of Labor

Plan your talk about time off

For your own job, when care will make you miss work.

Use this to keep your own employer’s answers and due dates. Check clinic dates against your work schedule before the call. Ask for the agreed terms in writing. The clinic may need to fill a health form.

Example request

“I need Tuesdays, 9 to noon, for six weeks. I take my mother to treatment. Please check my leave options, pay, and health insurance.”

Care dates or regular hours I need off

Person to ask at work	Phone

Forms needed and where I will get them

Where to send the forms	Due date

Pay and health insurance during leave

Agreed leave dates and who will confirm them

Put form deadlines on your calendar. Send any health form to the clinic early. Planned FMLA leave may need 30 days’ notice. If the need is sudden, tell the employer as soon as you can. Keep copies of what you send.

Sources: U.S. Department of Labor

Protect family money from scams

A fake urgent call can sound like someone you trust.

While you plan care costs, protect the family's money too. A scammer may pretend to be a bank or relative. Make a rule with your parent for surprise requests.

Agree on this with your parent

"We do not send money or share codes on a surprise call. We hang up and call a number we already know."

A caller's name on the screen is not proof. A familiar voice can be faked. Urgency and secrecy are reasons to stop, even if the caller sounds like family.

- 1 End the call. Do not use the caller's link or the number they give you.
- 2 For a bank, call the number on the bank card. For family, use the number already in your phone or address book.
- 3 Explain the request and check the facts. Do not share a password or a code sent to your phone. Do not let the caller use your device.

If a "grandchild" needs urgent cash

"I care about you. I will hang up and call you back." Then check with another trusted person.

With your parent's consent, ask their bank about alerts and a trusted contact. This person can be contacted about concerns. It does not give them control of the money. Help your parent check; do not take over their accounts without authority.

Sources: Federal Trade Commission · Consumer Financial Protection Bureau

If a scam may have happened

Act at once if money or private details were shared.

Stay calm with your parent. Stop contact. If money was sent, call the bank or payment company now. Use the number on the card or statement. If only private details were shared, use the steps below. Save messages, receipts, and gift cards.

If money was sent

“A scammer may have tricked us into paying. Can you stop or reverse the payment? Please secure the account. What should we do next?”

Use these notes for a call about money sent. The bank or company may need your parent’s consent to speak with you. Reporting a scam does not give you control of the account. A refund is not certain.

Bank or company called and date

Payment amount and how it was sent

Number for your report

What the bank or company said to do next

If a password was shared, use a phone or computer the scammer did not access. Change that password and any account where it was reused. For a device the scammer accessed, get help from its maker or a trusted repair service.

For identity theft help, call 877-438-4338 or use [IdentityTheft.gov](https://www.identitytheft.gov). Report scams at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov) or 877-382-4357. Do not pay someone who promises to recover the money.

Sources: Federal Trade Commission · Consumer Financial Protection Bureau

Wishes and legal papers

Your parent may want you to help with bills or care choices. But being family does not always give you the right to sign for them. A legal paper may be needed. Other papers record care wishes or say who gets property after death.

Start by finding out which papers your parent already has. This chapter explains what each one does and whom to ask for help. It also has pages for serious illness or a death. Read those when you need them.



What the legal papers are for

Different papers cover different jobs.

Some papers name a person to help with money or care while your parent is alive. A will says who gets property after death. This chart helps you see what to ask about. Your parent may not need every paper.

Paper	What it does
Will	Says who should get property after death. Can name an executor, who handles the money and property left behind.
Money power of attorney	Names someone to act on money matters. The form sets the powers and when they start.
Health care power of attorney	Names someone to speak about care if your parent cannot make that choice. This person may be called a health care proxy. Names and rules vary.
Living will	Records wishes for future health care. It is often part of an advance directive.
DNR or POLST	A medical order made with the care team. It is not the same as a will or living will.

Start by finding papers your parent already has. Ask a lawyer about gaps, old forms, or a move to a new state. Ask about a durable money power of attorney: it can still apply if your parent cannot decide.

A diagnosis alone does not tell you who may sign. If your parent cannot make a choice, ask the care team and a lawyer who may act. Do not sign their name.

Sources: Consumer Financial Protection Bureau · Maryland Register of Wills · CaringInfo · MedlinePlus

Where the legal papers are

Keep a note of where signed papers are stored.

A doctor or lawyer may need a signed paper later. Use this sheet to find it without a search. Ask your parent where each original is and who can get it. If a paper is missing, write “ask lawyer” or “ask clinic.” Not every row will apply.

Parent’s name

Date checked

Paper	Where it is / who can get it	What is still needed
Will		
Money power of attorney		
Health care power of attorney		
Living will / care wishes		
DNR / POLST, if used		

Lawyer or legal help office

Phone

Keep copies in the Wishes tab. Keep originals safe; this note helps find them. Ask the lawyer or clinic who needs a copy and how an agreed helper may get the original.

Sources: National Institute on Aging · CaringInfo

Help your parent start a will

For a parent who wants a first will or help checking an old one.

A will says who should get property after death. Your parent chooses what goes in it. You can help find a lawyer, gather facts and arrange a visit. Start by finding out whether a will already exists.

- 1 Ask where any signed original is kept. Do not mark changes on it. If your parent wants changes, ask a lawyer how to make them.
- 2 Find a lawyer who handles wills in your parent's state. Ask about cost and what to bring. For low-cost legal help, call Eldercare Locator at 800-677-1116.
- 3 Help gather names of close family, a broad list of property, and any old will. Your parent can think about who should handle the estate: money and things left after death.
- 4 Tell the lawyer about changes in memory or thinking before the visit. Let your parent have private time with the lawyer.
- 5 Ask what signing steps apply and where to keep the signed original. Some property passes outside a will; ask about that, too.

When you call

"I am helping my parent plan. Do you handle wills in their state? What is the full cost? What should they bring?"

Our pages are not a will. A note of wishes does not replace a valid signed document.

Sources: Maryland Register of Wills · New York Courts · Legal Services Corporation · Community Living (ACL)

Talk about future health care

Write what your parent wants, then talk with their doctor.

An illness may make it hard for your parent to speak for themselves one day. A talk now can help others know what matters to them. Ask the questions below and write their own words. They can skip any question. These notes are not a legal form.

Parent's name

Date of this talk

What matters most to your parent: home, people, faith, comfort, or something else?

Who should speak about care if your parent cannot? Backup? Have they agreed?

Question your parent wants to ask the doctor

Turn the talk into a plan

Bring these notes to the clinic. Ask for your state's advance directive: a legal form that can record care wishes or name a person to speak if your parent cannot choose. Free state forms: caringinfo.org/planning/advance-directives/by-state/.

Read the signing rules. Ask the clinic or lawyer for help. Give signed copies to the chosen person and clinic. Keep a note of who has a copy. If your parent cannot choose now, ask who may act under state law.

Sources: National Institute on Aging · CaringInfo

Ask the doctor about DNR and POLST

Learn what these orders mean before making a choice.

A doctor may raise these forms when talking about care in a crisis. They deal with medical choices, not who gets property. Your parent does not need one just because they are older. Ask the doctor whether one fits their needs and wishes.

What is a DNR?

A DNR means “Do Not Resuscitate.” It tells the care team not to try CPR if the heart or breathing stops. CPR tries to restart them. A DNR does not mean “no care.”

What is a POLST?

A POLST is for some people with serious illness or a very frail body. It records choices as medical orders. It can call for full treatment. POLST does not always mean DNR. The name and rules vary by state.

- ☐ Ask the doctor what CPR and other care would mean for your parent, given their health and wishes.
- ☐ Ask whether an order is right for your parent. Ask which form to use and who must sign. A qualified health professional must sign it.
- ☐ Ask what ambulance crews accept outside the hospital. A living will or hospital order may not be enough.
- ☐ Ask where to keep copies so they can be found. Take a copy when care settings change. Ask how to update it if wishes change.

Your parent, or the person allowed by law to decide, makes choices with the care team. This guide is not an order to stop emergency care.

Sources: MedlinePlus · National POLST Collaborative · California EMS

More help during a serious illness

Support can help with pain, stress and care at home.

If your parent has a serious illness, you may need more help than routine visits provide. Ask the doctor what support fits their needs. Two kinds are palliative care and hospice. They serve different needs.

Ask about palliative care

Palliative care helps ease pain, other symptoms, and stress from serious illness. It can come while treatment continues. Ask the doctor if it could help now.

Ask about hospice

Hospice focuses on comfort near the end of life. It can bring care visits, supplies, and support for family. It usually does not put a helper in the home all day and night.

For Medicare hospice, doctors must find a likely life span of six months or less if the illness takes its usual course. Your parent chooses comfort care over care to cure that illness. Care can last longer if the rules are still met.

Before you agree to a service, ask its team

- ☐ Who will visit, how often, and who does the care between visits?
- ☐ What will we pay for? Are drugs, supplies, and short breaks covered?
- ☐ What number do we call at night? What do we do if things change fast?
- ☐ Will someone teach us the care tasks? What if we cannot do them?

If your parent chooses a service, ask for its plan in writing before care starts. Tell the team about gaps in help at home. Ask your parent what brings comfort: quiet, music, faith, or time with someone.

Sources: National Institute on Aging · Medicare

After a death: the first steps

If your parent has died, start with one call for help.

For an expected death under hospice care, follow the hospice plan and call its number. In a hospital or care home, ask staff what happens next. For an unexpected death, an emergency, or doubt, call 911.

- 1** Ask who will confirm the death and arrange the next step. Tell staff about faith or family customs that matter.
- 2** Find any funeral wishes or prepaid plan. Ask the funeral provider for prices before agreeing. They must give price information by phone and a price list when you visit.
- 3** Ask a trusted person to care for pets, secure the home, and tell close family. You do not have to make every call.
- 4** Keep the will and other papers safe. Ask the lawyer who may handle the estate and how to get death certificates.

Before money changes hands

Wait to give away property or move money until you know who may act. A money power of attorney ends at death. You do not usually owe a parent's debts yourself; exceptions exist. Get advice before using your own funds.

There is no right way to feel. Ask someone to stay, bring food, or check in. You can deal with the next steps one at a time.

Sources: National Institute on Aging · Federal Trade Commission · Consumer Financial Protection Bureau

Find help

You may know what help is needed but have no idea who to call. You do not need to know the name of a program before you ask. Describe the problem in your own words.

Start with local help for meals, rides or care at home. The next page lists support for you as a caregiver. The last page explains who to contact about poor care, abuse or your parent's rights.



Find services near your parent

Start with the kind of help needed and your parent's ZIP code.

Meals, rides and help at home

Call Eldercare Locator: 800-677-1116. Or go to eldercare.acl.gov and enter your parent's town or ZIP code. Ask for the local aging office. Say: "My parent needs rides in [ZIP]. Who can help? What does it cost? How do we start?"

A doctor, hospital or rehab service

Go to [Medicare.gov/care-compare](https://www.medicare.gov/care-compare). Enter the ZIP code. Choose the kind of care, then search. Open a name to see details. Need phone help? Call Medicare at 800-633-4227. For a new doctor, ask the office if it takes new patients and your parent's exact insurance.

For rehab, ask the hospital planner which kind of care is needed. Rehab helps people regain skills after illness or injury. Ask for names that fit those needs. Compare them in Care Compare. Ask the insurance plan about approval and cost before booking planned care. Being listed does not mean the plan will pay.

A pharmacy your parent can use

Call the number on the drug-plan card. Ask which nearby drugstores the plan pays for and which cost less. Call the store to check hours, stock and delivery.

Write confirmed names and numbers on "Who to call." For food, housing or utility help, call 211. For danger right now, call 911.

Sources: Community Living (ACL) · United Way Worldwide / 211 · Medicare & Medicaid Services · Medicare

Help for the family caregiver

Care can affect your sleep, mood and daily life too.

You may want to talk with someone who knows what family care is like. These groups can help you find support or learn about a care problem. Choose the one that fits. The crisis line is for urgent emotional distress.

Family Caregiver Alliance

Help for people who care for an adult in their family. Ask where to find a group, learn a care skill, or get more help.

800-445-8106 · caregiver.org

Alzheimer's Association

Help when a parent has memory loss or dementia. Call any time, day or night. You can call even if you do not yet know the cause.

800-272-3900 · alz.org

988 Suicide & Crisis Lifeline

Call or text if you feel in crisis or think of suicide. You can call about someone else, too. For danger right now, call 911.

988 · 988lifeline.org

Sources: Family Caregiver Alliance · Alzheimer's Association · 988 Lifeline

When someone may be harmed

For harm, missing care, money abuse or a concern about rights.

If something feels wrong about your parent's care, you can ask for help before you have all the facts. The right place depends on the concern and where your parent lives. **For danger right now, call 911.**

Adult Protective Services

Ask for help if an adult may be hurt, left without care, or losing money through abuse. Use the office where your parent lives. Eldercare Locator can help find it: 800-677-1116.

napsa-now.org

Long-Term Care Ombudsman

Helps people who live in nursing homes or other care homes. Ask for help with poor care or rights. This link finds the office near your parent.

theconsumervoice.org

Legal Services Corporation

Find legal help near your parent. Ask if you can get free help. Check that the office takes the kind of case you have.

lsc.gov

Want to call instead? Call Eldercare Locator at 800-677-1116. Ask for an ombudsman or legal aid near your parent.

Keep facts such as dates, names, bills, or messages. Do not put yourself or your parent in danger to gather proof. You do not need to prove harm before asking for help.

Sources: Adult Protective Services Association · Consumer Voice · Legal Services Corporation

Words used in this guide

A–D • Advance directive to DNR

Advance directive

A legal paper about future health care. It can state a person's care wishes. It can also name who will speak if the person cannot make choices.

Assisted living

A place to live with meals and help with daily tasks. The care offered can vary. Ask what staff can do before you sign.

Care plan

A written guide to a person's care needs. It lists health issues, medicines, help needed, and people to call. Update it when needs or care change.

Consent

Saying yes by choice after learning what is planned. The person needs to know the risks, likely benefits and other choices. They can ask questions first.

CPR

Emergency care when the heart or breathing stops. It may use chest pushes, breathing help, and a shock device. CPR does not always save a life.

Discharge

Leaving a hospital or care center. It does not mean all care is done. Ask for a written plan for medicines, help, and the next visit.

DNR (do not resuscitate)

A medical order not to give CPR if the heart or breathing stops. It applies only to CPR. It does not stop other care or pain relief.

Sources: National Institute on Aging • CDC • MedlinePlus • Medicare & Medicaid Services

Words used in this guide

D–H · Dose to home health care

Dose

How much medicine a person should take at one time. Follow the current written instructions. The strength on the label alone does not tell the dose.

Durable power of attorney for money

A legal paper that lets someone handle money tasks. This power can last if the person who signed it cannot make choices. It ends when that person dies.

Estate

The money and property a person leaves at death. Debts and taxes may need to be paid before the rest can go to other people.

Executor

A person named in a will to handle an estate after death. They may need court approval to act. State law sets the rules.

Health care proxy

A person chosen to make care choices for someone who cannot make those choices. Some states also use this name for the form that names the helper.

Home health care

Health care visits at home, such as nursing or help to regain skills. Medicare has rules for this care. It does not pay for 24-hour help.

Sources: National Cancer Institute · FDA · Consumer Financial Protection Bureau · New York Courts · National Institute on Aging · New York Health Department · Medicare & Medicaid Services

Words used in this guide

H-O · Hospice to ombudsman

Hospice

Care focused on comfort near the end of life. A team helps with pain, other symptoms, and family needs. Home hospice usually does not provide paid help all day and night.

Living will

A legal paper that states a person's care wishes. It is used if they cannot make choices. It does not say who gets their property.

Long-term care

Ongoing help with daily needs, such as bathing, dressing, or eating. Care may be at home or in a care home. Medicare does not pay for most of it.

Medicaid

A state and federal health program for people who meet its rules. Income and other rules vary by state. It may pay for long-term care.

Medicare

Health insurance mainly for people age 65 and up. Some younger people can get it too. The federal government runs it. Rules decide who can join.

Ombudsman

A helper for people who live in nursing homes or assisted living. They speak up for residents' rights. They work with residents to solve complaints.

Sources: Medicare · National Institute on Aging · Medicaid · Community Living (ACL)

Words used in this guide

P–W · Palliative care to will

Palliative care

Care to ease pain, stress and other symptoms of serious illness. It can start at any stage. The person can still get treatment meant to cure the illness.

POLST

Medical orders that go with a person from one place of care to another. They cover CPR and other treatment. A health care provider signs them. State names and rules vary.

Respite

A break for a caregiver while someone else gives care. It may be a few hours or a short stay. Ask about cost and what help is included.

Self-directed care

A program that lets a person choose and manage some of their paid help. The program sets rules. Some allow a family member to be a paid helper.

Strength (medicine)

How much of the drug is in each pill or set amount of liquid. It is on the label. Strength alone does not tell the dose.

Will

A legal paper that says who should get a person's property when they die. It can name an executor. It gives no power to act while the person lives.

Sources: National Institute on Aging · National POLST Collaborative · Medicaid · Medicare & Medicaid Services · FDA · New York Courts



AI for seniors

Get Tiina for your parent.

Your parent should be able to get help without a lesson in tech. Tiina is AI for seniors. They can speak in their own words, ask again, and get help with letters, calls, or tech. She remembers things they share and can keep them company.

Try Tiina together

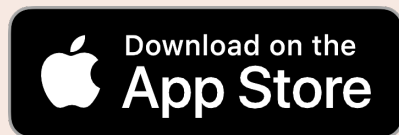
Download Tiina on your parent's iPhone or iPad. Once set up, tap "Call Tiina" and say hello.

Tiina is AI, not a person or an emergency service.

Get Tiina on the App Store

For iPhone and iPad.

See current plans and offers in the app.



www.tiina.ai



Scan to get the app

On paper: Open Camera, point at the code, then tap the link.

On screen: Tap the App Store badge.