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Long-term care

Conversation guide

Helping you take care

How to talk to family members about aging and plans for long-term care

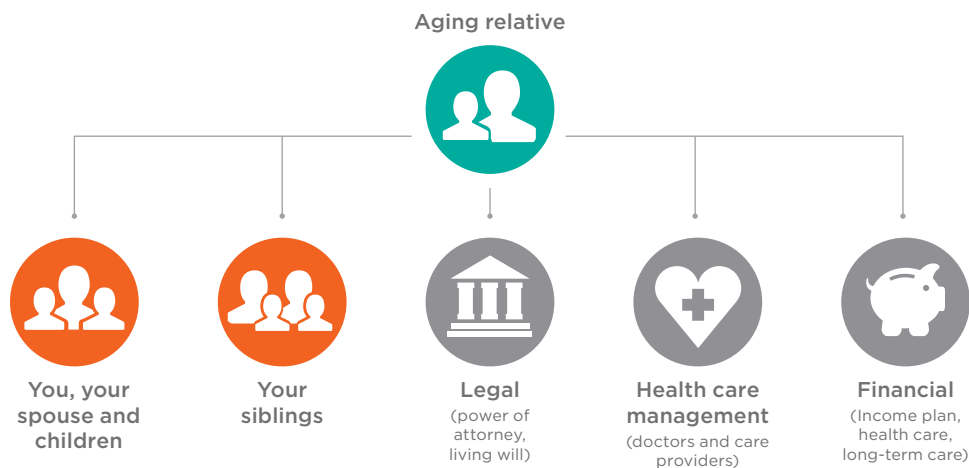
Inside, you'll find help with:

- » Assessing the situation
- » Organizing important information
- » Planning for long-term care

Don't leave the future up to chance

It can be hard to talk about many of the things associated with aging — health concerns, legal issues, long-term care options and how wishes will be carried out. But when a loved one's health starts to decline or there's a sudden medical crisis, not having a plan in place adds stress to an already difficult situation. We designed this guide to help you start the conversation with the important people in your life, organize key information and formulate a plan.

Caring for an aging relative



Planning for an older loved one's care — sometimes referred to as eldercare — is a multilayered process. It covers physical, personal and financial considerations, and includes family members, caregivers, financial professionals and other advocates.

Assessing the situation

Taking time to examine your loved one's needs helps you prioritize decisions and make changes that will improve quality of life. Use the checklist below to start evaluating factors that affect their day-to-day health, safety and happiness.

Is your loved one taking care of himself or herself?

- Is it overwhelming to keep up with bills?
- Is the house more cluttered than usual?
- Is your loved one unable to grocery shop independently?
- Are personal grooming and hygiene being neglected?
- Is the trash taken out?
- Is the mail retrieved regularly?
- Are there any new debts or unexplained payments?
- _____
- _____

Is your loved one forgetting things?

- Are medications taken correctly?
- Have appointments been missed?

- Does your loved one start a conversation and lose his or her train of thought partway through?
- Does your loved one regularly forget familiar people, addresses and phone numbers?
- _____
- _____

Can they safely perform daily activities?

- Are important safety-related tasks forgotten, such as turning off the stove?
- Is going up and down stairs or in and out of the home becoming difficult?
- Have dents or scratches appeared on the car?
- _____
- _____

Have you noticed significant pattern changes?

- More inactive or solitary than usual?
- Weight loss?
- Drastic change in outlook?
- Not in good spirits?
- _____
- _____

Next steps

In addition to your own observations, these are important things to discuss with family members and other people who spend time with your loved ones (neighbors, friends, etc.). Once you have an idea of the areas in which they could use assistance, contact geriatric care managers, attorneys and financial professionals who can help you put specific solutions in place.

For additional help:

National Institute on Aging
nia.nih.gov

Eldercare locator
eldercare.acl.gov or 1-800-677-1116

Administration for Community Living, U.S. Department of Health and Human Services (previously the Administration on Aging)
acl.gov

Health and wellness information
healthfinder.gov

National Center on Law & Elder Rights
ncler.acl.gov

Official Medicare site
medicare.gov

U.S. Department of Health and Human Services
hhs.gov

Government portal
usa.gov

U.S. Office of Personnel Management: Handbook on Workplace Flexibilities and Work-Life Programs for Elder Care
opm.gov

Organizing important information

Getting your aging loved ones' documents in order is an important step in protecting their best interests. Documents such as wills and durable powers of attorney articulate their medical and financial wishes, and this paperwork must be completed when your loved ones are mentally capable of making decisions — so the sooner you can have these conversations, the better.

Document checklist

	Details and location
<input type="checkbox"/> Driver's license or state-issued ID	_____
<input type="checkbox"/> Social Security number/card	_____
<input type="checkbox"/> Auto insurance policy	_____
<input type="checkbox"/> Homeowners insurance policy	_____
<input type="checkbox"/> Medicare, VA, Medicaid cards	_____
<input type="checkbox"/> Friends' phone numbers	_____
<input type="checkbox"/> Safe deposit box	_____
<input type="checkbox"/> Marriage records	_____
<input type="checkbox"/> Military records	_____
<input type="checkbox"/> Copies of birth and death certificates	_____
<input type="checkbox"/> _____	_____
<input type="checkbox"/> _____	_____
<input type="checkbox"/> _____	_____

Financial checklist

- Wills
- Trusts
- Durable financial power of attorney
- Life insurance and annuities
- Investments
- Bank accounts
- Credit cards
- Burial plots and prepaid funerals
- Recent tax return information
- Long-term care insurance
- _____
- _____

Details and location

↓ ↓

Advisor checklist

- Financial professional
- Lawyer
- Accountant/tax advisor
- Religious counsel
- Doctors
- _____
- _____

Contact information

Health care checklist

- Living will
- Health care power of attorney
- Do-not-resuscitate order (DNR)
- HIPAA release form
- Health insurance policies
- List of medications
- End-of-life wishes (discussion)
- _____
- _____

Details and location

Planning for your own long-term care

As you manage your aging loved ones' care needs, keep in mind that you can start the planning process for yourself right now by talking with your own children and family members. People often put off these conversations and decisions, but evaluating your potential needs and articulating your wishes early on can help prevent stress, worry and uncertainty later. Here's a list of things for your family to think about and discuss.

Questions for you:

- Have you thought about how you would pay for care if you ever need it?
- How long would your assets last if you were paying for long-term care expenses?
- Do you have a sense of how much long-term care services cost in your area?
- How would paying for long-term care affect the financial security of your spouse?
- Would your adult children or other family members be able to quit working or cut back work hours to care for you if needed?
- Would you be comfortable moving away from your community and friends to have an adult child or other family member take care of you?

Questions for you and your family:

- If you eventually need financial help with care expenses, how will your children and/or other family members make decisions about splitting expenses?
- How will you and your family make decisions about how your finances are handled?

Notes



Let us help

Talking about a plan now is the easiest way to ensure that you get the care you need while maintaining a better quality of life for everyone concerned. Long-term care is a complex topic. Your financial or insurance professional can guide you through comprehensive planning and solutions that fit your needs.

Keep important information in one place

In an emergency, your family needs to locate important information and documents quickly. This booklet helps you organize that information in one place. Use it with your aging relatives, or fill it out with your own information and let your family or loved ones know where you keep it.

Because this booklet will contain sensitive information, you may want to store it in a secure place with your other important documents.





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