



GERIATRIC CARE MANAGEMENT

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## Ten things to do before age 65

1

*Identify a trusted person you want to use as the receiver of all of your essential information and documents.* This may be an adult child, a long time friend or someone who can be counted on as absolutely trustworthy. Go over this checklist with that person.

2

*Have a signed and notarized durable power of attorney.* Any competent estate planning attorney will include this in the estate plan documents. A generic form DPOA it can be downloaded free from the internet. You do not have to have a lawyer do it, but if you have less than a straight-forward situation, you should work with an elder law attorney.

3

*Have a signed advanced healthcare directive* An estate planning attorney should include this document in the estate plan, though you can do this yourself. It is not a legal document, but a document to inform others of your wishes so they can ensure the care (or lack of) is as you wanted. You can get this document at the doctor's office or free from the internet. There is now also an advanced directive specifically for dementia care as well, found on the internet. Make your own choices rather than leaving this to someone else in the event you are incapacitated.

4

*Make a list of all bank accounts, passwords, hard drive backup locations, investment records and financial planning.* Give permission in writing to all professionals, such as your accountant, estate planning lawyer and financial advisor to communicate with your appointed trusted person.

5

*List every insurance policy you have and let it be known where it is stored.* This includes life, long term care insurance, disability, health, property, and anything else you own that will protect your heirs.

**6**

*Make a copy of the mortgage statement, any other loans, and debts, financial statements and bank statement. These should be updated quarterly-these change as loans are paid or made and amounts available fluctuate. If you became suddenly incapacitated someone would need to step in and handle your affairs and pay bills. No one can do this unless they know some basic financial information.*

**7**

*Make a list of all physicians, care providers, and medications you take and give the list to your chosen information keeper. Provide written permission for medical professionals to speak with them the information keeper, and anyone else that you would like to name.*

**8**

*Create, or have on-hand information about your wishes for burial or disposition of your remains. Provide your information keeper with this information*

**9**

*Update your will and/or trust with an attorney. Laws vary state to state and these need to be current in the state where you live now. Avoid potential conflict when you are gone.*

**10**

*Have a meeting of significant others to discuss the items on this checklist. Transparency is critical to avoid future conflicts. Everyone should know who the information keeper is and what information they hold.*