

Caring for Elders from Afar

Life in America today commonly finds families scattered across the country. With family members often separated by hundreds or thousands of miles, it may be extremely difficult to manage the care of an older parent or relative living far away. To help facilitate the best care possible for your loved one, and to alleviate the stress long distance caretaking could cause, you may want to take steps now to be prepared, should the need arise.

Down to Basics

As a first step, look into what services are available in your family member's local community. Most areas have government or nonprofit agencies to provide assistance and referrals.

Once appropriate providers have been identified, consider making use of services that can assist with the desired needs, such as managing finances, drafting or amending a will, or preparing **advance directives** (e.g., durable power of attorney, health care proxy, and living will).

When properly prepared, the following legal documents can provide essential protection and, therefore, should be prepared without delay:

- A **will** provides instructions for distributing assets and providing for the needs of heirs, while aiming to reduce probate expenses.
- A **durable power of attorney** authorizes a third party to manage the financial and legal affairs of a person who is no longer capable of doing so.
- For making decisions concerning health care, a **living will** is a set of instructions for health care providers that stipulates the extent to which measures should be taken (consistent with state statutes) to sustain the patient's life should the person be unable to express his or her wishes. In some states, the patient's condition must be considered "terminal" under state laws before a living will becomes effective.
- A **health care proxy** allows an individual to designate a person to make critical medical decisions in the event the individual is incapable of directing his or her own health care. Unlike a living will, it is not limited to decisions regarding artificial life-support.

Get Organized

Once you know where to turn for assistance, it will be helpful to gather and organize the following information about your loved one:

- **General Assessment and Support**—Keep notes on the current mental and physical condition of the individual and compare your observations with those of other family members. Identify neighbors or friends who could keep an eye out for your loved one and who would be willing and able to help in a pinch. List agencies located near your relative that provide specific services and support he or she may need in an emergency.
- **Medical Information**—Identify all pertinent doctors, hospitals, and other medical providers. In addition, keep track of all medications and health insurance policy numbers.
- **Financial and Legal Information**—Obtain copies of all financial and legal documents, including wills, advance directives, insurance policies, bank accounts, and other financial statements. Record all relevant account and Social Security numbers.

Take Action Now

A variety of resources are available to assist in the care of older parents and relatives. Begin planning now to make the best use of them. When it comes to preparing advance directives and handling other estate planning matters, it is generally prudent to consult a qualified legal professional. Your efforts **now** can help ease future stress for family caregivers and help provide the most comfortable life for your loved one.