Conversations About the Future

Having a conversation about the future with an elderly parent or loved one may be difficult. However, it’s important for your entire family to be clear about an elder’s wishes regarding caregiving needs and in the event of a catastrophic illness. Some of the topics you may want to cover include:

▶ **Financials.** A thorough understanding of financial issues will help your family make good decisions. Questions to ask:

- Is there a complete list of your parents’ financial accounts, including passwords?
- Do your parents have a financial power of attorney?
- What is your parents’ income, and how much debt do they have?

▶ **Care options.** Discussing what to do if your parents can no longer live on their own will help you anticipate future challenges. Questions to ask:

- What type of care (in-home, assisted living, etc.) would your parents prefer?
- Can the family cover costs?
- Is long-term care insurance a good option? If so, what kind should your parents buy?

▶ **Assigning responsibilities.** It’s important to determine what role each family member will play in caring for parents. Questions to ask:

- Who will take point in day-to-day caregiving? What support can other siblings contribute?
- Who will be each parent’s designated health care proxy? Is there a legal document on file?
- What options are available for backup or respite care?

▶ **End-of-life wishes.** All adult family members need to know about a loved one’s wishes should a health care crisis occur. Questions to ask:

- What does each parent want in a health care crisis situation?
- Does each parent have a living will?
- At what point would hospice care be the best choice for a parent?

▶ **Following death.** Knowing your parents’ wishes may help you make decisions after they pass away. Questions to ask:

- Do your parents want to be buried or cremated? Do they have a plot chosen or specific wishes for disposal of their remains?
- Have your parents pre-paid for their funerals? Do they have a funeral fund set aside and, if so, where is it?
- Do your parents have life insurance policies? Who is the designated beneficiary?
- Do you have a copy of each parent’s will and the name of his or her attorney?

LifeMatters can assist with addressing the practical and emotional impact of providing care for a parent and help you cope with end-of-life issues. Call 24/7/365.