# When The Bottom Falls Out QUESTIONS FOR LONG-TERM PLANNING

Long-term care planning is a difficult task, especially when having to react to a major medical setback. In *Caregiver Mind Maps*, David Solie, MS, PA, offers tools and advice to help guide the path to dealing with long-term care planning issues.

To start the conversation, he suggests answering the following questions. The responses will help reduce the burden and risks of not knowing the big picture. They will serve as a quick reference guide for other family members who want to help sort out or clarify choices and preferences and reduce the burden of integrating long-term care planning information. The completed document will serve as a resource for coordinating a response to a significant change in health.

# WHAT HAPPENS IF YOU RUN OUT OF MONEY?

- Where will you live?
- How will you pay for living expenses?
- How will you pay for medical expenses?

# WHAT HAPPENS WHEN YOU CAN'T DRIVE?

- How will you get around?
- Who will arrange this?

#### WHO WILL TAKE CARE OF THE PETS?

• Where will the money come from?

# ARE THERE ADVANCED DIRECTIVES?

- Medical POA?
- Durable POA?
- Are these documents up to date?

#### IS THERE A WILL?

• Is it up to date?

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# WHAT HAPPENS IF YOU ARE DISABLED BUT CAN STAY IN YOUR CURRENT HOME?

- Who will take care of your spouse? Where will the money come from?
- Will you allow outside caretakers to come into your home to assist you? Who will arrange this? Where will the money come from?
- Would you use a Life Alert device? Would you let a friends and family network "keep an eye" on you?

# WHAT HAPPENS IF YOU CAN NO LONGER LIVE IN YOUR CURRENT HOUSE OR APARTMENT?

- Where will you live?
- How will you find new living accommodations?
- Where will the money come from?
- Will the death of a spouse cause medical problems? Financial problems?

#### WHAT HAPPENS IF YOU HAVE TO GO TO A REHAB FACILITY FOR A NUMBER OF WEEKS OR MONTHS?

- Will you keep your house?
- Who will take care of it?
- Where will the money come from?
- Who will take care of your spouse? Where will the money come from?

# WHAT HAPPENS IF YOU HAVE TO GO INTO A NURSING HOME?

- Will you keep your house?
- Who will take care of it?
- Where will the money come from?
- Who will take care of your spouse? Where will the money come from?

We are here to serve as an information source and help answer any questions you may have. Please call us at 314-993-0111.

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