

Lets Talk Turkey

By Judith S. Parnes, L.C.S.W., C.M.C

November is a month of opportunity. As National Caregivers Month we have the opportunity to acknowledge all the work, effort and love that caring for a person entails. At Thanksgiving, we have the opportunity to give thanks for all that we have, and to share it with our family and loved ones. As we gather for these occasions, it is also the perfect opportunity to discuss future health care wishes and plans with your elderly family members. Just as your parents took care of you when you were growing up, there's a good chance that at some point you will need to help take care of them when they grow old. You can avoid some of the emotional and financial stress associated with their potential care needs by taking steps and planning well in advance.

“Talking Turkey”

The first and probably the most difficult step is actually broaching this subject with your loved ones. If you're going to assist your parents as they age, you will need a general idea of their wishes and what financial resources they have to see them through the rest of their lives: dependable monthly income such as pensions and Social Security, retirement assets, investment assets, bank accounts, medical and long-term care insurance.

Having and understanding specific advanced medical directives is a key step in order to be sure that your parent's health care preferences are known. Health care providers can best respect those wishes that have been identified and are documented. Selecting your health care proxy may be one of the most important decisions you can make. Advance care planning can help your family avoid some of the conflicts that can occur when family members disagree over treatment decisions.

What Do You Need To Know?

There are many documents your parents will need as they age including a living will, durable power of attorney, and healthcare proxy. This along with understanding the location of their important paperwork, banking information, insurance policies and I.D. cards would all be helpful. Educate your family of the value of all the documents being clearly labeled and organized.

If there is any discomfort discussing these issues with your parents, a professional geriatric care manager or counselor could be of assistance to you. However, maximizing this holiday season with many family gatherings “let's talk turkey” may just be the right time to discuss everyone's healthcare concerns. Only by being an educated consumer can we better plan for our elder life.

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