

SENIOR CHECKLIST

Name _____ Social Security number _____ - _____ - _____

Spouse's Name _____ Social Security number _____ - _____ - _____

Address _____

Date _____ Copies of this list given to _____

Important Questions to Think About

Do you need a will or living trust to ensure that your belongings go to those you want them to and to avoid unnecessary taxes and probate fees?

Do you have a power of attorney for your finances in case you get sick and can't make these important financial decisions yourself?

Do you have an advance medical healthcare directive so you or someone you designate decide what happens if you get sick and can't make these important health care decisions yourself?

-This gives you the right to give your own health care instructions. You also have the right to name someone else to make health care decisions for you. It also lets you express your wishes regarding donation of organs and the designation of your primary physician.

Are you or any loved ones a victim of elder abuse by a care provider?

-Given the statistics that more than 30% of the country's nursing homes have been cited for nursing home abuse for causing harm to residents or put them in immediate jeopardy, it is becoming increasingly important to make sure the nursing home facility chosen meets appropriate guidelines and regulations.

IMPORTANT NAMES, ADDRESSES AND PHONE NUMBERS

Emergency contacts _____

Doctor(s) _____

List of prescribed medications _____

Are you allergic to any medications? If yes, list here _____

Attorney _____

Accountant _____

Insurance agent(s) _____

Police _____

Fire _____

Poison Control Center _____

Neighbor _____

Others _____

POLICY/ACCT. NO. LOCATION OF DOCUMENTS

Health insurance policy _____

Life insurance policy _____

Will or Trust _____

Pension/retirement _____

Funeral arrangement information _____

Safety Deposit Box (it may be helpful to have a trusted loved who also has a signature on box) _____

Other: _____

How to Choose a Nursing Home and Prevent Nursing Home Abuse

Good points to ask/observe at nursing homes to prevent nursing home abuse can include:

- If the nursing home is certified by Medicare and Medicaid then these facilities are required by law to let you see their surveys.
- Seeing the latest state inspection report, noting the date it was made.
- What the turnover rate of the nursing home staff is.
- If other nursing home residents show signs of visible elder abuse, such as bruises.
- If nursing home residents receive immediate attention.
- If nursing home residents receive privacy.
- Talk to other nursing home residents and observe their reactions and answers closely.
- Observe the cleanliness of the nursing home facility, not just on surface appearances which can be deceiving.

- Visit the nursing home facility at different times to observe different staff and if the treatment of nursing home residents remain consistent.
- Visit nursing home facilities unannounced so nursing home staff is unable to prepare their reactions.
- Eat a meal at the cafeteria to sample the food.
- Observe if any social or recreational activities are planned and how they are conducted.
- Observe if the residents appear to enjoy being with the nursing home staff.
- If the nursing home staff knows the nursing home residents by name.
- Even after picking a nursing home facility continue to observe in the future.

The following may be signs of elder abuse

1. Open wounds, cuts, bruises or welts
2. Emotionally upset or agitated
3. Dehydration, malnutrition
4. Caretaker can not adequately explain condition
5. Extremely withdrawn & non-communicative
6. Elder's sudden change in behavior
7. Unclean conditions
8. loss of weight
9. Fecal or urine odor

FDA's Tips for Taking Medicines

How to Get the Most Benefits with the Fewest Risks

Whether prescription or over-the-counter (OTC), no medicine is without risk. Besides benefits, medicines may cause side effects or allergic reactions, and they may be affected by interactions with foods, drinks, or other drugs.

For prescription drugs, a patient's first step to safe and effective treatment is to ask the doctor questions with each new prescription. For example:

- What is the medicine's name, and what is it supposed to do?
- How and when do I take it, and for how long?
- While taking this medicine, should I avoid:
 - certain foods or dietary supplements?
 - caffeine, alcohol, or other beverages?
 - other medicines, prescription and OTC?
 - certain activities, such as driving or smoking?
- Will this new medicine work safely with prescription and OTC medicines I'm already taking?
- Are there side effects, and what do I do if they occur?
- Will the medicine affect my sleep or activity level?
- What should I do if I miss a dose?
- Is there written information available about the medicine? (At the very least, ask the doctor or pharmacist to write out complicated directions and medicine names.)

It's wise to write down the answers to these questions immediately, to make sure you'll remember all the details.

MEDICAL COVERAGE ISSUES

If you are covered by Medicare, can you fill the gaps in your Medicare coverage?

If you are on Medicare, or are helping someone make decisions about Medicare coverage, it's likely that you have discovered that Original Medicare does not pay for all of your health services.

You can get help paying for the health costs that Medicare does not cover. There are several options.

The rules for who qualifies for assistance and the income and asset limits can be quite complicated, so contact your local Health Insurance Counseling and Advocacy Program (HICAP) **at 1-800-434-0222** to find out the best way to cover your health costs.

If you don't qualify for financial assistance under a low-income program, there are other ways to help control your health costs:

You may join a **Medicare managed care plan**, also called a Medicare+Choice plan, if there is one available in your area. Medicare managed care plans have a contract with the government to provide the full range of Medicare services to their members. HMOs are a type of managed care plan.

Or you can purchase an additional health insurance policy called a **Medigap policy** to supplement your Original Medicare coverage. It will pay some of your Medicare out-of-pocket costs and fill in some other gaps. There are ten standardized policies, categorized A through J. Benefits vary depending on which policy you buy.

To find out more about these and other options, call your local Health Insurance Counseling and Advocacy Program (**HICAP**) **at 1-800-434-0222**.