

LONG-TERM CARE PLANNING CHECKLIST

with Timeline

If your loved one is already receiving care, it's not too late to develop a plan and preserve what they have left! Visit seniorcarecounsel.com and tell us about your situation.

6-12 Months Before Anticipated Care Need

1. Assess your loved one's situation.

- Gauge your loved one's current health status, mobility, and cognitive abilities.
- Evaluate their living situation and determine if they need modifications or additional support.
- Begin researching long-term care options available in their area.

2. Evaluate your loved one's finances.

- Gather information about your loved one's income, savings, investments, and insurance coverage.
- Determine their eligibility for government assistance programs, such as Medicaid.
- Schedule an appointment with a financial professional who specializes in long-term care planning to discuss their financial planning options for long-term care.

3. Schedule a meeting with an estate planning or elder law attorney.

- Discuss your loved one's estate plan, including wills, trusts, and powers of attorney.
- Review advance directives and ensure they accurately reflect your loved one's wishes regarding medical treatment and end-of-life care.
- Discuss strategies for asset preservation and financing long-term care.

3-6 Months Before Anticipated Care Need

4. Develop a long-term care plan.

- Develop a comprehensive plan in consultation with your loved one, a qualified professional, healthcare providers, and other care professionals.
- Determine the most suitable type of care, whether it's in-home care, assisted living, or nursing home care.
- Address legal and financial considerations in the care plan, including funding options and asset preservation strategies.

5. Complete and update all necessary documentation.

- Ensure legal documents, including wills, trusts, powers of attorney, and advance directives, are completed properly and up to date, and are stored in a secure location.
- Review beneficiary designations on insurance policies, retirement accounts, and other assets.

Why do we recommend you work with a long-term care planning professional?

Protecting your loved one's nest egg from a long-term care event can be a complex legal and financial process. By teaming up with a professional, you can be assured you have the best advice and resources to smoothly transition your loved one into care while preserving their livelihood.



2-4 Months Before Anticipated Care Need

6. Choose a long-term care provider and plan for the transition.

- Research and visit potential long-term care facilities or service providers.
- Discuss admission criteria, availability, and cost with facility administrators.
- Develop a transition plan for moving your loved one into their chosen care setting, including physical logistics as well as emotional support.

7. Verify that your loved one's finances are in order to cover long-term care costs.

- Finalize financial arrangements for long-term care, including payment options, insurance coverage, and Medicaid planning.
- Review and update your loved one's budget to ensure ongoing financial stability during the transition to long-term care.

1-2 Months Before Anticipated Care Need

8. Make final arrangements and provide ongoing support.

- Coordinate with a legal or financial professional, healthcare providers, caregivers, and family members to ensure a smooth transition to long-term care.
- Establish a support network for your loved one, including regular check-ins, assistance with daily tasks, and emotional support.

Every 6-12 Months

9. Review your loved one's care and make adjustments as needed.

- Regularly review and update your loved one's long-term care plan to accommodate changes in their health or circumstances.
- Stay informed about new resources, services, and legal developments that may impact their care.



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