Tips for Creating Your Plan for Future Care

According to noted senior living columnist and consultant Carol Bradley Bursack, the health needs of retirement age Americans can “change in an instant.” In her article, “Elder Care Needs Can Change in an Instant,” she states that having a specific plan already in place can help you to cope with the variety of unforeseen events that can occur “out of the blue.”

Having a well-conceived plan in place can also afford you valuable peace of mind. Based on her experience and insights into the importance of care-planning, Bursack offers some useful advice to help you prepare for any unforeseen health challenges ahead:

• **Create a Plan for Your Future Care Needs** – Establish your preferences in case a life-changing event should occur. Consider your preferences for care under different health-related scenarios. By doing so, you can make the best decisions for your health, safety and well-being based on the circumstances at the time.

• **Establish Power of Attorney for Health Care Decisions** – Work with your spouse, adult children or another person you trust to establish power of attorney for your health care. Your wishes and preferences for your care are called “advanced directives.” Be sure that your doctor and preferred hospital have a copy of this document. With it, you can specify the steps you would like taken to continue your care if you are unable to speak for yourself.

• **Consider a Personal Emergency System** – If you live alone or even with another person it is wise to arrange for a personal alarm or some type of monitoring system to request help immediately if it is ever needed.

• **Organize a List of Essential Information** – Prepare a list of vital information in case of an emergency. The list should include emergency phone numbers, medications/instructions, allergies, and known illnesses. Keep this in a visible location, such as on the refrigerator, so that emergency personnel can locate it easily.

• **Keep Medicare and Other Insurance Information Handy** – Provide copies of Medicare and other insurance cards to a family member, but keep the *originals* with you. This way, should an emergency occur, they can take care of the paperwork while medical personnel are caring for you.

Following these suggestions can help to organize a plan for the future while also assuring that you will receive care that is consistent with your personal wishes in the event of a significant change to your health.

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