In case of emergency...

Important Instructions For When Your Loved One Starts to decline

This resource can be used as a checklist of tasks that you may need to complete as your loved one starts to decline. This is not an exhaustive list and there may be additional tasks that you will have to take because of your loved one's unique circumstances.

This resource is provided for informational purposes only and should not be construed as offering legal advice or creating an attorney-client relationship between the reader and the attorney or Cornerstone Legal PLLC. You should not act or refrain from acting on the basis of any information included on this resource without seeking appropriate legal advice from an attorney licensed in your state.

CORNERSTONE
LEGAL

For more information or legal assistance, please contact:

Katrina N. Hofstetter
Attorney at Law
Katrina@CornerstoneLegalPLLC.com

Kristin M. Rios
Attorney at Law
Kristin@CornerstoneLegalPLLC.com

109 E. Knight Street, Eaton Rapids, MI 48827
517-708-2222

IMPORTANT INSTRUCTIONS FOR WHEN YOUR LOVED ONE STARTS TO DECLINE

Life can begin to look very different when your loved one starts to decline, but there are several resources available to you and your family to help guide you during this transition. The services identified below are provided by trusted advisors that we work with here at Cornerstone Legal and we know they will take care of you and your family as well.

Oasis Senior Advisors
Caregiver, Housing, & Senior Services
Email: awilczek@youroasisadvisor.com
Phone: 888-455-5838

Family & Elder Law of Mid-Michigan
Medicaid Services
Email: connect@family-elder-law.com
Phone: 517-351-6222

Benefit Pro Advisors
Medicare & Social Security Services
Email: tina@saltsman@benefitproadviors.com
Phone: 866-319-7358

Dazzle Cleaning Services
Cleaning Services
Email: info@dazzlecleaning.com
Phone: 231-400-0722

R&D Landscape
Lawn Mowing & Snow Removal Services
Email: Info@rdlandscape.com
Phone: 517-202-5543

My Handyma'am Home Repairs and Renovations
Aging in Place Services
Email: Support@myhandymaam.com
Phone: 517-858-2714

CHECKLIST OF IMPORTANT TASKS

You may not have to complete every one of these tasks, but these are all common tasks that need to be completed when you realize your loved one has started to decline. If you ever need assistance with these tasks, or others that may arise, we at Cornerstone Legal would love the opportunity to assist you.

☑	TASKS
☐	VERIFY AND REVIEW ESTATE PLANNING DOCUMENTS: Locate and review your loved one's Estate Planning documents and determine who the individuals are who should be stepping in to make decisions about finances and/or medical care and treatment. If your loved one has a Living Trust, you should determine whether their Successor Trustee also needs to step in and work with the individual serving as Agent under their financial power of attorney.
☐	LOCATE AND REVIEW HEALTHCARE POWER OF ATTORNEY: Locate your loved one's healthcare power of attorney and identify who their Patient Advocate is.
☐	DETERMINE YOUR LOVED ONE'S HEALTHCARE WISHES: If your loved one hasn't provided personal instructions or wishes about how they want to be cared for, consider having a conversation with them and documenting these wishes.
☐	LOCATE AND REVIEW FINANCIAL POWER OF ATTORNEY: Locate your loved one's financial power of attorney and identify who their Agent is.
☐	OBTAIN A DECLARATION OF INCAPACITY: If your loved one is unable to care for themselves and/or unable to make decisions about their finances and/or medical care and treatment, their Agent and/or Patient Advocate should take steps to have them declared incapacitated to facilitate them beginning to act for them.
☐	REVIEW HEALTHCARE COVERAGE: Review your loved one's healthcare and prescription drug coverage to determine if their needs are being met.
☐	DETERMINE LONG TERM CARE NEEDS: Review your loved one's current medical condition to determine whether they will be able to remain at home utilizing caregiver services, or whether they need to explore alternative housing and care options.

☐	**Determine Caregiver Needs:** If your loved one will be able to remain at home, make a list of the new tasks or services you find yourself providing in order to support your loved one.
☐	**Interview and Hire Caregivers:** If your loved one will be able to remain at home, interview and hire caregivers to provide you loved one with the services necessary to allow them to remain in their home as long as is safely possible.
☐	**Identify Respite Services:** If your loved one will be able to remain at home, whether you or a caregiver is providing services for your loved one, you should identify and make arrangements with respite services to provide for breaks.
☐	**Identify Adult Daycare Options:** If your loved one will be able to remain at home, consider identifying options for them to attend an adult daycare to provide them with socialization and time away from home.
☐	**Identify Grocery and Meal Delivery Options:** If your loved one will be able to remain at home, consider identifying options for delivery of groceries and/or meals. Contact your local Commission on Aging to determine if your loved one qualifies for Meals on Wheels.
☐	**Identify Transportation Options:** If your loved one needs to be driven to appointments or on other outings, identify family members, friends, or a service that will provide them with reliable transportation.
☐	**Introduce Yourself to the Neighbors:** If your loved one will be able to remain at home, consider introducing yourself to their neighbors and providing them with your contact information in case of an emergency.
☐	**Consider Installing Security Devices:** If your loved one will be able to remain at home, consider purchasing and installing security devices such as doorbell cameras and motion sensor lights.
☐	**Identify Alternative Housing and Care Options:** If your loved one will not be able to remain at home, identify the level of care they will need and identify the facilities that are accepting new residents.
☐	**Tour Alternative Housing Options:** If your loved one will not be able to remain at home, visit the facilities you've identified as options and determine the admission requirements.

☐	**Determine Admission Requirements:** If your loved one will not be able to remain at home, discuss the admission requirements with the chosen facility so that you can work toward obtaining the necessary documentation.
☐	**Determine How to Finance Alternative Housing:** If your loved one will not be able to remain at home, you should discuss the cost of the alternative housing with your loved one's Agent and determine whether they: (1) have sufficient liquid assets to finance their housing costs; (2) have long term care insurance that will help with their housing costs; or (3) will need to apply for Medicaid.
☐	**Rehome Pets:** If your loved one is unable to care for themselves, they are likely unable to care for their pets. Consider rehoming pets to ensure they are being cared for.
☐	**Explore Storage Options:** If your loved one is going to move to assisted living, an adult foster care home, or nursing home, and if you will also be selling their home or terminating their lease, you should consider exploring storage options for their personal property. Don't forget to obtain insurance for the stored property.
☐	**Attend Doctor Appointments:** If you are acting as the Patient Advocate for your loved one, you should provide copies of your loved one's healthcare power of attorney and begin attending their appointments.
☐	**Identify your Loved One's Prescriptions:** If you are acting as the Patient Advocate for your loved one, you should identify all the prescriptions they are taking, confirm the pharmacy they are using, and outline a schedule for refills.
☐	**Establish Yourself on Accounts as Agent or Successor Trustee:** Depending on your loved one's Estate Planning documents, you may need to act as the Agent under their Financial Power of Attorney or Successor Trustee under their Living Trust. After you determine the correct role you are serving in, you should establish yourself on their accounts so that you can manage and monitor everything.
☐	**Take Control of Cards:** If your loved one is no longer able to manage their finances and/or pay their expenses, you may want to consider collecting their driver's license and credit/debit cards.

☐	**Review your Loved One's Insurance:** Review your loved one's homeowner's and auto insurance coverage. If they are no longer living at home, you should notify their insurance carrier that their home is not "owner occupied". If they are no longer driving their car, you might consider reducing their coverage.
☐	**Consider Cancelling their Driver's License:** If your loved one cannot drive, consider cancelling their driver's license with the Secretary of State.
☐	**Consider Cancelling Memberships and Subscriptions:** If your loved one's health will prevent them from participating in memberships or utilizing subscriptions, consider cancelling these to preserve their liquid assets.
☐	**Consider Creating a Family Calendar:** If you and/or others will be stepping in to make decisions about finances and/or medical care and treatment, consider creating a family calendar that can be accessed by everyone involved to foster open communication.