

FAIR Health Financial Well-Being Checklist

FOR CAREGIVERS CARING FOR SOMEONE WITH ALZHEIMER'S DISEASE

Are you a caregiver for a friend or loved one? If the person you care for (your care receiver) has Alzheimer's disease, use this checklist. It can help you plan for the costs of their care. Additional copies of this checklist may be downloaded and printed from FAIRHealthOlderAdults.org.

REVIEW ANY PLANS MADE AHEAD OF TIME

- Check whether your care receiver has already prepared for the future. They may have estate planning papers, such as wills or a power of attorney. Also check whether they have any other directions for their future.
 - If your care receiver does not have any plans, check with an elder care or estate lawyer. See if your area has a legal aid clinic for free or low-cost help. Together you can make a plan for them and their future. Take a look at our Insurance Basics article on [Healthcare Proxies and Advance Healthcare Directives](#).
- Plan their care. Speak with their healthcare provider about what's important to your care receiver and to you as a caregiver.
 - To learn more about care and treatments for Alzheimer's disease and related costs, use our [Shared Decision-Making Tool](#). You can use it to talk about the options with healthcare providers.

UNDERSTAND YOUR INSURANCE AND COVERAGE

- Check your care receiver's current health plan. See if it covers Alzheimer's disease treatment and long-term care.
 - Find out if they can get Medicare, Medicaid or both. Know what items these programs cover. Visit [Medicare.gov](https://www.Medicare.gov) and [Medicaid.gov](https://www.Medicaid.gov) to learn more.
 - Coverage for long-term care may differ between Original Medicare and Medicare Advantage plans. Refer to [What You Need to Know about Medicare](#) and [Medicare.gov](https://www.Medicare.gov) for more information.
 - If they need more coverage, look at additional insurance policies, such as Medigap.
 - Check out [FH® Insurance Basics](#) to learn about how to choose a health plan and healthcare provider.

CHECK MEDICINE COSTS

- Review their medicines with their healthcare provider. Discuss options to save on costs. You can:
 - Ask if there are generic medicines available.
 - Use a drugstore that sends medicine by mail.
 - Apply to drug assistance programs for discounts.

FAIR Health Financial Well-Being Checklist (Continued)

FOR CAREGIVERS CARING FOR SOMEONE WITH ALZHEIMER'S DISEASE

REVIEW LONG-TERM CARE OPTIONS

- Long-term care is help that people get every day. They may need it due to age, illness or disability. This help can include nursing homes, community-based care, in-home care and other care like physical therapy or special medicine treatments.
- Research costs and options for different long-term care services.
 - Think about the pros, cons and costs of in-home care services.
 - Explore adult day center services as these may be less costly.
 - Look into respite care options to give yourself breaks from caregiving.
 - Check to see if your care receiver qualifies for [Programs of All-Inclusive Care for the Elderly](#) (PACE).
 - Read our Insurance Basics articles on [Managing Costs of Long-Term Care](#) and [Managing Costs for Day Programs](#). Also check out [Help for Caregivers](#).

CREATE A BUDGET PLAN AND REVIEW IT OFTEN

- Calculate and plan for your care receiver's healthcare costs. You can create a budget on a monthly or yearly basis.
 - Use the [FH® Total Treatment Cost Tool](#) to estimate their yearly costs of care.
 - Use the [FAIR Health Shared Decision-Making Tool](#) to understand costs for different treatment options.
 - Use the [FH® Medical Cost Lookup Tool](#) to estimate their costs for other medical conditions and procedures.
 - Use the [FH® Dental Cost Lookup Tool](#) to estimate their costs for dental care.
- Plan a budget for their personal spending. You can do so on a monthly or yearly basis.
 - Calculate their costs for housing, bills, transportation, food, personal care and household items.
 - It may help to track spending or use budgeting tools on your mobile device or another method.
- Regularly look at and change their budget and financial plans as needed.
 - Keep up with changes in their insurance policies and healthcare rules.
 - Use the [FH Medical Cost Lookup Tool](#) to negotiate costs with their providers.
 - Keep talking to healthcare professionals, financial advisors and support groups.
 - Keep receipts and detailed records of all medical costs for tax purposes.
 - Check with a tax expert about possible deductions related to medical care, home changes and caregiving.

FAIR Health Financial Well-Being Checklist (Continued)

FOR CAREGIVERS CARING FOR SOMEONE WITH ALZHEIMER'S DISEASE

FIND SUPPORT SERVICES AND RESOURCES

- Look into organizations that can help. Alzheimers.gov ([alzheimers.gov](https://www.alzheimers.gov)), Alzheimer's Association ([alz.org](https://www.alz.org)) and Alzheimer's Foundation of America ([alzfdn.org](https://www.alzfdn.org)) offer useful information.
 - Join caregiver support groups for emotional support and advice.
 - Use community services like meal delivery and rides to medical appointments.
- Find out if they can get Social Security Disability Insurance (SSDI) and explore Veterans Affairs (VA) benefits for veterans with Alzheimer's disease.
- Visit [FAIR Health for Older Adults](#) to learn more about shared decision making. You can download and print the digital [Toolkit for Healthy Aging](#) and see a list of helpful resources.

OTHER RESOURCES

- Best Programs for Caregiving (bpc.caregiver.org) is a free, online list of programs. These programs support family and friend caregivers of people with dementia.
- The Caregiver Action Network (caregiveraction.org) offers a [Family Caregiver Toolbox](#). The toolbox helps caregivers deal with depression, find respite care and handle different parts of caregiving. It also offers education and resources to family caregivers of adults with chronic illnesses, disabilities and age-related conditions.
- Family Caregiver Alliance (caregiver.org) offers education programs and support to caregivers of adults with physical and cognitive health issues. These include Parkinson's disease, stroke and Alzheimer's disease and other types of dementia.
- The Family Caregiving section of the AARP (aarp.org) website offers facts and resources. These can help caregivers use the healthcare system. (aarp.org/caregiving/local/info-2019/national-resources-for-caregivers.html)
- Eldercare Locator (eldercare.acl.gov) is a nationwide service that helps older Americans and their caregivers. They provide local support, such as meals, home care or transportation.

If you have any questions about FAIR Health for Older Adults, contact our customer service team: 855-566-5871, Monday through Friday, 9 am to 6 pm ET, or email us at consumer@fairhealth.org.

If you have any medical questions, please contact your healthcare provider.

Healthy Decisions *for* Healthy Aging.

The decision aids are not meant to be medical advice, diagnosis or treatment. They are intended to offer information to help you take part in shared decision making with health professionals. The clinical options in the decision aids should be discussed with your health professional, as each patient's condition will vary.