

Aging Well with a Plan & Medical Emergency Preparedness

Presented by Annalee Kruger of Care Right Inc, Offered by Colman Knight Advisory Group, LLC

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Introduction

- Life has its own agenda
- Medical crisis preparation
- Aging considerations
- Caregiver Fatigue
- Developing an Aging Plan
- Grab and Go binder



Life has its own agenda. Now What?! (4:35)

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| <ul style="list-style-type: none"> • Watch out for that bus!!! • Medical crisis • Stroke • Falls/fall-related injury • Heart attack | <ul style="list-style-type: none"> • Chronic disease progression • Car accident • Surgery that didn't go as planned • Frequent hospitalizations • Death of a loved one |
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Aging Considerations (8:32)

- Do I want quality options and quality of life?
- Am I a “natural planner” or am I a “wait til the crisis happens and then figure it out” kind of person
- Aging in place at home sounds great, but what does that really mean? What if it doesn't work out?
- If I'm the caregiver and something happens to me, who will care for my loved one?
- What if my partner and I need two different levels of care? Will I be satisfied if we end up in two different communities? (16:20)
- If I'm the out-of-state son/daughter to aging parents, how will I manage medical crisis?
- Am I in a financial position to leave work for a period of time? Is my spouse supportive of my “crisis trips”? How is my own health holding up?
- What are my options based on my finances? (24:25)
- How does care get paid?
- Who will provide my care if/when I need it?
- Do I have all of my important documents in one place?
- What kinds of conversations have I had with my family about my plans and goals?

Indicators of Caregiver Fatigue (33:13)

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| <ul style="list-style-type: none"> • Feelings of anger and resentment • Changes in roles/role confusion • Feelings of guilt • Feeling like the patient is a burden • Unreasonable demands | <ul style="list-style-type: none"> • Feeling out of control • Neglecting your own needs • Grief and loss, of your loved one's life and your own life |
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Developing an Aging Plan (40:22)

- What is working well
- What is working less well
- What are the resources
- What are the goals
- Who will provide care
- How will care be paid
- Where does it make sense to live
- How is my family holding up
- Grab and Go binder

Grab and Go (46:29)

- Legal paperwork
- Medical information (hospital preference, pharmacy, doctors, medical history, etc)
- Insurance (house, car, life, long term care, etc)
- Accounts/passwords
- On line assets
- Funeral
- Emergency contacts, neighbors, “team”
- Business succession plan

Summary (47:13)

- Options
- Plan ahead to save time, money, stress.
- Wait until the crisis occurs and hope for the best.
- Life has its own agenda—how prepared are you?
- Developing an aging plan is critical IF you want positive outcomes and quality options.
- Grab and Go binder: Documents, accounts, passwords, insurance policies, etc.
- Where are they and have you communicated to your family?

Questions (50:45)

Appreciations and Resources

Thank you to Annalee for sharing her wisdom!

Annalee Kruger, President

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In appreciation to you giving attention to your life and what matters most!

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