

## Long Term Care

Have the talk with  
aging parents



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- The Dos and Don'ts of the talk
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Genworth 

# Getting ready to talk

## Dos and don'ts

- Don't sidestep; jump right in and ask your parents if they will talk to you about their long term plans.
- Do your homework and get prepared. Use this brochure to help start the conversation.
- Outline your objectives.
- Don't assume you're going in with all the answers.
- Ask friends about their own plans and choices.
- Include siblings or other appropriate family members.
- Set ground rules for the discussion.

## Having the talk

- Talk in person if you can. If that is not possible then pick up the phone, video chat or write a letter or email.
- Be positive, but also realistic about the situation.
- Let the conversation go where it will.
- Listen and learn how your parents see things and what they want.
- Allow plenty of time, without interruptions.
- Don't try to make the decisions for your parents.
- Do plan a follow-up meeting if necessary.

## Talking Time

No, this may not be the easiest, most enjoyable conversation you'll ever have with your parents. But it could be the most important. And after you've shared your concerns and helped your parents communicate their views, you'll be in a better position to enjoy your time together.



## Why this conversation is so important

As time passes, there may be a decline in your parent's health – physical, mental and emotional. Discussing a long term care plan in advance can help eliminate uncertainty if a situation does occur. It can be frustrating and more difficult trying to make decisions in the midst of a long term care need.

Having a conversation can give you and your parents confidence, knowing that plans are in place, that you are aware of their wishes, and that those wishes will be honored when the time comes.

### DID YOU KNOW:

Someone turning age 65 today has almost a **70%** chance of needing some type of long term care in their remaining years.<sup>1</sup>

<sup>1</sup>2018 U.S. Department of Health and Human Services, (<https://longtermcare.acl.gov/the-basics/how-much-care-will-you-need.html>).October 10, 2017. Accessed July 31, 2018

It's important to help your parents plan for their future. Although the discussion is difficult, it is crucial. Here are some suggestions on why to talk, when to talk, how to start, and what to say.

### **Why the conversation can be difficult**

- None of us likes to talk about aging, so don't expect your parents to be entirely open to discussing plans for their future. You may speak of long term care needs, but they may hear loss of independence and control.
- For most of your life you've been coming to your parents for advice. This role reversal could be difficult for you to approach and for them to accept.
- It's easy to bring a lifetime of misunderstandings into a life-changing conversation. Put aside past difficulties and focus on a calm, respectful exchange of concerns and options.

### **Why talk now?**

It's the conversation parents tend to avoid and family members tend to postpone. No doubt you hope your parents have outlined how they will handle health or financial issues, have prepared a will and power of attorney, and made plans for long term care. However, the odds are they have not.

## Questions to explore, things to discuss

- What are your parents' concerns about the future? Finances? Health? Family? Beloved pets? Giving up the family home? The loss of independence?
- In what ways do they feel prepared or unprepared for the future?
- What are their housing preferences and options? Would those change if one of them is widowed?
- Have they made preparations for long term care? How will they fund it? Are they aware of the guidelines or limitations on government programs?
- Who would be their choice as caregiver? Their spouse? One of their children? A caregiver service?
- Do they have a current will, power of attorney, and other documents in place? Where are they located?
- Is their health history available? Is there a list of all their physicians and medications? Is there a doctor's form allowing you or a sibling to get medical information as needed? Where are these forms?
- What would they absolutely **not** want as part of their future plans?

# After the talk

## A checklist

- Write up your notes from the conversation and share them with your parents and any siblings who should be involved to be sure you're all on the same page.
- Ask your parents to gather all their important records (**medical, legal, financial**) in a safe place – or offer to do it for them. Make sure you or another loved one knows where that place is.
- Create a contact list of family and friends (**with phone numbers**) for emergencies, and share it with everyone on the list.
- Educate yourself on the different options for receiving and funding long term care.
- Encourage your parents to meet with a financial professional to help them set up a plan that fits their needs.