



Caregiving – A Labor of Love

Prepared Binder – Home Edition is a great way to show your family you care.

By spending time to organize this information, you are giving yourself peace of mind.

Prepared Binder – Home Edition organizes:

- Medical Records
- Financial Records
- Insurance Policies
- Birth Certificates
- Memorial Plans
- Legal Paperwork
- And Much More

Are you a caregiver? Do you take care of a loved one, be it a family member or friend? If you do, you are in good company. Well over 50 million people care for others each year.ⁱ While the typical caregiver is a woman caring for a parent,ⁱⁱ there are also many spouses caring for each other. Even children under the age of 18 fill the ranks of caregivers, with over 1.4 million kids ages 8 – 18 caring for an adult relative.ⁱⁱⁱ

The service you provide is invaluable. Many families cannot afford a paid full time caregiver. It is estimated that family caregivers provide about \$306 billion in “free” services, which is almost twice as much as is spent on home care and nursing home services combined.^{iv}

It is obvious you contribute to the health and safety of your loved ones, but you do so much more. As a caregiver you are responsible for medical care, personal needs, comfort, dietary requirements, companionship and in many cases, financial stewardship. Even a best case scenario requires you to keep track of a lot of information.

Now for the big question: What happens if you aren't able to continue caregiving? You may become ill yourself, you may need to go back to work, or you may simply need a vacation to recharge yourself after many long hours of taking care of others. If you are unavailable, who else knows the information needed to take care of your loved one? Putting together an informational packet can take a lot of stress off of you and your family members. The following includes some suggestions:

- 1) **Medical Records** – List out all of the doctors, nursing services, therapists and providers you use. Be sure to include office hours, phone numbers, emergency contact information and services provided by each contact. Include prescriptions, prescribing doctors, the pharmacy, and any insurance benefits that apply. It is also a good idea to keep a master calendar of all upcoming appointments, along with a list of addresses, so that someone else could fill in if needed.

Prepared Binder – Home Edition is great for:

- **Individuals**
- **Families**
- **Seniors**
- **Adult Children**
- **Your Parents**
- **Caregivers**
- **Housewarming Gifts**
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You can also read comments from others who use the product and find valuable links that may help you.

- i. U.S Department of Health and Human Services, Informal Caregiving: Compassion in action. Washington, DC: 1998, and National Family Caregivers Association, Random Sample Survey of Caregivers, Summer 2000, Unpublished
- ii. National Alliance for Caregiving and AARP, Caregiving in the U.S., 2004.
- iii. National Alliance for Caregiving and the United Hospital Fund, Young Caregivers in the U.S., 2005.
- iv. Arno, Peter S., "Economic Value of Informal Caregiving," presented at the Care Coordination and the Caregiving Forum, Dept. of Veterans Affairs, NIH, Bethesda, MD, January 25-27, 2006.

- 2) **Insurance Records** – In this day and age of insurance benefits (or the lack of) and the many government sponsored programs, it is important to be very clear with your information. Having a copy of each insurance card with the services each covers can be vital in an emergency. Include not only medical and prescription coverage, but also vision, dental, homeowners or renters as well as life insurance information. Keep the contact information for your personal agents, along with their provided services, office hours, and emergency contact information with the policies.
- 3) **Financial Records** – Document where all of the money is kept. There are likely a few bank accounts, a retirement account, and possibly a pension or an investment account or two. Know who the approved signers are and how the funds are managed. Also document what bills are paid from each account. Having the financial resources to care for your loved ones can make all the difference. Recording that information is very important.
- 4) **Legal Paperwork** – Everyone needs to have legal documents, and as a caregiver you should know where everything is. Things such as legal powers of attorney, living wills, medical and mental health powers of attorney, wills, trusts and other such documentation need to be well organized. Having a list of contacts for trustees, executors, and designees can really make things simpler when they are needed.
- 5) **Memorial Plans** – Few people want to think about memorial plans when they are healthy. I've never meant someone who wanted to deal with it after a loved one died either. Dealing with mortality can be hard, but in reality it is much easier to outline plans before they are needed than to figure it out when there is no choice. Caregivers need to be aware of the existing plans and wishes of those they care for. Organize addresses and phone numbers for the preferred mortuary, cemetery, and possibly even casket manufacturer and head stone provider. If there is a prepaid plan, document that as well.

This list may seem long and exhausting, but it is just the beginning of what many caregivers deal with on a daily basis. Spending the time to document this information will help relieve a little pressure and allow others to help care for a loved one.

Prepared Binder – Home Edition is a great tool to help organize the information listed above. As a caregiver you need the best tools you can find. **Prepared Binder – Home Edition** can help.