The Solo-Agers Decision Guide

Resource Series

SOA Research Institute — Societal Purpose

WISER — Women's Institute for a Secure Retirement

Selecting a Healthcare Proxy and Caregivers

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Selecting a Healthcare Proxy and Caregivers

This is one topic in the Solo-agers Decision Guide. The Introduction to this Guide outlines the types of decisions that solo-agers need to make to prepare for their future aging needs. Other topics in the series cover preparing for physical and cognitive decline, developing a support network, housing, finances, legal issues, and technology aids.

Although many of the issues addressed in this Guide have some relevance to nearly everyone, advance planning for health care assistance is particularly important for solo-agers because these needs often present themselves in emergency situations which do not allow for on-the-spot decision-making. If you experience an unexpected health issue, what are your biggest concerns? Many solo-agers worry about having to rely on friends for transportation to medical services, support during a medical emergency, assistance with making important medical decisions, home management during a hospitalization, and dealing with health insurance companies. It can be very difficult to handle these issues without assistance when you are in poor health. However, helping you with all of these tasks can be a heavy lift for friends and neighbors. Advance planning for assistance with your healthcare needs can help ease your mind and lead to better health outcomes.

Hypothetical 1

Diane, age 60, is an employed solo-ager who has been delaying needed joint replacement surgery because she lives alone in a 2nd floor condo without an elevator. She is concerned about getting to and from the surgery center, dealing with post-operative care, medication management, and physical therapy appointments. She values her independence, but knows that recovering from surgery will require her to rely on others.

Hypothetical 2

Brian, age 70, is retired and lives alone. Although he has a daughter, she lives 2,000 miles away and has young children. Brian's car is rear-ended by a truck, and he ends up in the hospital with multiple injuries. After several days in the hospital, he is moved to a rehab center. As a result of head trauma and pain medication, he doesn't have a clear idea of where he is or why. His daughter flies out to help for a short period of time, but cannot leave her family indefinitely.

Hypothetical 3

Ron, age 80, has mild Parkinsons and is experiencing slow cognitive decline. He has been living independently, but no longer feels comfortable driving more than a few miles from his home because he has previously gotten confused about how to get home. Ron was recently hospitalized after a fall. It was determined that he was severely dehydrated and had probably double-dosed on his blood pressure medication. He has been very disoriented by the hospital setting and may have difficulty transitioning back to independent living. Because he has no one to stay with him at home, his doctor transferred him to a nursing home pending stabilization of his blood pressure and cognition.

Consider the solo-ager examples in the hypotheticals. The difference between these common scenarios is that Diane still has the opportunity for advance planning, whereas Brian and Richard found themselves in situations where they were unable to make decisions for themselves. Brian's daughter's family obligations will limit her ability to help with extended care, and Richard does not have anyone to look out for his interests. The takeaway here is that it's helpful to plan for healthcare assistance way before you actually need it.

There are several tasks you can complete regarding your future healthcare. These are explained in more detail below along with additional resources to help you with completing the tasks.

What Healthcare Assistance Might You Need in the Future?

Not everyone's needs are the same. For some, it may be important even when they are healthy to have a person accompany them to doctors' visits to make sure that they ask the right questions and fully hear and understand everything. Others may need regular help with navigating Medicare options and insurance claims. If you experience some cognitive decline, you may need someone who can help with bill paying and medication management. A medical emergency that necessitates a long recuperation period often necessitates a wider variety of help. In the short run, you may need someone to advocate for you in the hospital or nursing care facility, but you also may need someone to help you make healthcare decisions, find needed caregivers and

Your Health Care Tasks

- Identify potential future needs for healthcare assistance.
- Designate a healthcare agent/proxy and advocate.
- Arrange for future caregiver(s).
- Execute recommended legal documents.
- Share healthcare preferences with your proxy and caregivers.
- Organize your medical and insurance information.

supervise them, and manage your home, pets, bills, etc. while you are away from home. As people experience physical and cognitive decline in later years, their needs for healthcare support and assistance increase.

Designating a Healthcare Agent and Advocate

A health care agent is someone who is authorized to make medical decisions for you in the event that you cannot make those decisions for yourself. This person is also sometimes referred to as a healthcare proxy or healthcare surrogate because they can stand in your place when needed. The ideal person can also advocate for you to receive the most appropriate care. For individuals who have not formally designated a health care proxy, state laws may allow a family member (spouse, parent, child) to act on their behalf. Without relatives to take on this role, however, your failure to designate a healthcare proxy might result in important decisions being made by a person unfamiliar with your healthcare history and preferences.

There are very few restrictions on who can serve as a healthcare agent. Even if you have a family member who could serve, you might prefer to ask a close friend to do this for you, particularly if your family members do not live nearby. Healthcare decisions often need to be made in emergency situations, and advocacy requires diligence and availability.

What if you don't have someone you feel comfortable asking to be your healthcare proxy? Not only is it difficult to discuss health and end-of-life decisions, but it is also a fairly heavy responsibility to place on someone. Fortunately, there are professionals who specialize in providing this service. Even if you have a volunteer to help with major decisions, you might still want to engage the services of a patient advocate or care manager to help with the myriad of details that go along with navigating healthcare services, medication, and insurance. Patient advocates are often doctors, nurses, lawyers, social workers, or other educated professionals who know the ins and outs of

The Ideal Healthcare Agent/ Proxy Is Someone Who:

- You feel comfortable discussing your healthcare priorities with.
- You trust to honor your wishes.
- Lives near you (and your hospital).
- Has adequate time to get involved in your healthcare when needed.
- Will help you make medical appointments
- Will go to medical appointments with you and take notes.
- Will be an effective advocate on your behalf to get you the most appropriate care.
- Is physically and mentally able to provide the help you need.
- Is willing to serve in this capacity.

the healthcare system and can assist in making decisions about appropriate care, help you define and ask the right questions, help you manage your care, help you negotiate for lower rates, and review your medical bills for errors.

Patient advocates typically charge by the hour and their cost is not covered by insurance, which can get expensive. Hourly rates can range from $100 to $500 per hour, depending on expertise. Their job can get more complicated if there are multiple medical issues and providers, particularly if they are not in the same hospital system. But you need to weigh this expense against the benefits you receive in better care and lower medical costs. With an aging population, patient advocates are in high demand. It is a relatively new professional field with no official licenses or credentials required. However, many advocates are members of the National Association of Health Advocacy Consultants which adheres to a Code of Ethics. You can ask your healthcare provider for recommendations or search the web for advocates in your area. Searchable directories as well as other helpful information about health advocates are provided at umbrahealthadvocacy.org and nahac.com. Other resources include aginglifecare.org and naccm.net which provide certification credentials for caregivers.

Arranging for Other Types of Help

Use the checklist below to identify caregiving assistance that you might need in the event of illness or injury. In the space provided, identify who you can rely on for each of these needs. Add more items to the list as needed. If you have some undesignated items, you should give some thought to identifying people to help in each relevant area.

My Plan for Healthcare Helpers

Still need	Healthcare needs	Designated person(s) designated and contact information
	Emergency contact	
	Designated healthcare proxy	
	Health advocate in hospital/rehab	
	Transportation to medical services	
	Sit in on doctors' visits & take notes	
	Identify new doctors as needed	
	Keep prescriptions current	
	Assist in taking medication properly	
	Organize/document medical history	
	Find and manage caregivers	
	Manage insurance claims	
	Pick up mail/newspaper	
	Assist with daily living needs	
	Prepare meals	
	Take care of pets	
	Pay bills/manage finances	
	Help with household chores	

It may be easier to assign caregiving roles to a number of different helpers to minimize the burden placed on any given person.   The local Office on Aging can be an excellent resource. Although many of the available services are provided by volunteers and charitable organizations, some services have needs-based criteria. Investigate free or low-cost services for seniors in your area. For example, some state or local public programs provide free or subsidized transportation for non-emergency medical appointments, and there may be charitable organizations in your area that provide home chore services to seniors.

Depending on your financial situation, you may want to include some paid caregivers in your plan, particularly when a task requires expertise, such as medication management, insurance, or financial management. Paying your neighbor to help with temporary lawn care, pet care, or other household chores is likely to be a relatively inexpensive option. If you have long-term care insurance, some types of in-home caregiving may be covered by your plan.

What Healthcare-Related Legal Documents Do I Need?

Although another topic in this series provides details on legal documents for solo-agers, *legal documents for solo-agers*, there are several important legal documents that are specifically recommended for healthcare. These documents take effect when you are not able to make decisions for yourself, either due to cognitive or physical limitations. With advance planning, you can ensure that your medical providers and caregivers understand your preferences for medical care and life-sustaining procedures.

Checklist for Healthcare Legal Documents

- Healthcare power of attorney
- Living will or advance directive

You do not need any official documentation for assigning people as caregivers, but since HIPAA privacy regulations prohibit sharing your medical information with anyone unless you have specifically designated them to receive it, your helpers will be more effective if you have included them in your planning.

Healthcare POA. A *healthcare power of attorney* (POA) designates a specific person to be your healthcare proxy or agent. This person steps into your shoes to make medical decisions for you when you cannot do so yourself. Medical providers are allowed to share your medical information with them. They may be called on to decide on a course of medical treatment or whether to put you on life support. In some states, family members have this right without a POA, but solo-agers will likely need to execute a POA. States often require specific forms and they may be called by slightly different names, such as "durable POA for healthcare," "durable medical POA," or an "advance directive for healthcare."

You need to be sure that the person you select is willing to do the job and that you trust them to make decisions consistent with your wishes. It's a good idea to also include this person in your healthcare planning process so that they understand your preferences and have all the information they need to make future decisions. In most states, you can name more than one person on a POA form. If you have designated a friend as the POA for making medical decisions but prefer to delegate the advocacy job to a private healthcare advocate, you could list both on the form.

Living Will. An estate planner will usually also recommend that you have a living will or advance directive, to specify your preferences for end-of-life care. State-specific free versions of these forms are available through the AARP (see Resources section). Although you do not need a lawyer to create this document, some states require that it be notarized and witnessed. In this document, you can address a number of possible end-of-life decisions. For example, do you want extreme measures to be taken to revive you if your heart stops or to keep you alive on a ventilator even if you have no brain activity? Under what circumstances would you want a feeding tube inserted? Do you prefer to die at home? Do you want to be an organ donor? You should give a copy of your advance directive to your doctors and to your healthcare POA and backup. It's also a good idea to keep a copy with you if you are traveling. Note that healthcare providers and hospitals often request that you also have a DNR (Do Not Resuscitate) on file with them. The DNR specifies the circumstances under which you would allow certain extreme life-saving efforts, so does not cover as many issues as you can in an advance directive.

If you are unable to do so, your Healthcare POA can:

- Consult with your doctors
- Decide on treatment options
- Admit or discharge you from the hospital
- Access your medical records
- Decide on medication
- Decide on surgery
- Decide on end-of-life care
- Donate your organs

Organize Your Medical and Insurance Information

Your healthcare proxy and caregivers can more easily carry out their duties if they have all the necessary information. At a minimum, you should create a file or document for your healthcare proxy and relevant caregivers that includes all of your healthcare-related information. Although some people already have this type of information well-organized, this is probably not the norm.

Checklist for Medical and Household Information

- ✔ Insurance account numbers and policy documentation (medical, supplemental, long-term care insurance)
- ✔ Medical conditions, allergies, immunizations, and related medical history
- ✔ Contact information for doctors and other medical service providers
- ✔ Current prescription and over-the-counter medications
- ✔ Household maintenance (garbage pickup, newspaper delivery, lawncare schedule)
- ✔ Household financial information (regular bills, autopays, account numbers, online logins)
- ✔ Pet-related information (care and feeding requirements, immunizations, veterinarian contact, boarding location)

Although you may want to share all of your information with your primary helper, only some components are needed by certain caregivers. Your goal should be to be able to hand well-organized information to each prospective caregiver(s), and it's helpful to update this information at least once per year. For example, you might give your neighbor a key to your home, with instructions for stopping your newspaper delivery and garbage pickup. Similarly, your backup for pet-sitting will only need a housekey and the pet-related information.

Everything You Need to Know When I'm Gone by Ava Brinley is a well-organized workbook that covers healthcare, financial, and estate planning documentation. The National Patient Advocate Foundation offers a brochure designed to walk you through the steps of developing a care plan, including helpful worksheets. *www.education.patientadvocate.org/resource/can-we-talk-about-care-planning-a-guide-to-starting-your-care-plan/*

Resources for Healthcare

Advance Directive Forms, *aarp.org/caregiving/financial-legal/free-printable-advance-directives/*

Aging Lifecare, *www.aginglifecare.org* (credentialing for caregivers)

Brinley, Ava, *Everything You Need to Know When I'm Gone: End of Life Planner for Affairs and Last Wishes,* (2018)

Department of Health and Human Services, Agency for Healthcare Research and Quality, "Why It's Wise to Use a Health Advocate".

Five Wishes, *fivewishes.org*, (print or digital fillable document that allows individuals to specify their personal, spiritual, medical, and legal wishes in one place)

Institute for Healthcare Improvement, "Your Guide to Choosing a Health Care Proxy"

National Academy of Certified Care Managers, Naccm.net (credentialing for caregivers)

National Association of Healthcare Advocacy (searchable directory for health advocates)

National Guardianship Association, *guardianship.org* (search by state for a legal guardian who is bound by a set of ethical standards)

National Institute on Aging, "Choosing a Health Care Proxy," *nia.nih.gov/health/choosing-health-care-proxy*

National Institute of Health, "The Caregivers Handbook, " *order.nia.nih.gov/sites/default/files/2023-03/caregivers-handbook-nia_0.pdf*

Patient Advocate Foundation, *patientadvocate.org* *Can We Talk About Care Planning: A Guide to Starting Your Care Plan,* education.*patientadvocate.org/resource/can-we-talk-about-care-planning-a-guide-to-starting-your-care-plan/*

Prepare for Your Care, *prepareforyourcare.org* (Short video examples and information that show how people made choices about their backup people/surrogates. This resource can help you identify your preferences to your backup person and caregivers and understand the healthcare durable power of attorney or healthcare proxy and advance directive)

Society of Actuaries, *Late in Life Decision Guide*

Umbra Health Advocacy, *umbrahealthadvocacy.org* (Searchable directory and information about health advocates)