Community Tour Checklist

Uses Ohio's official visit guidance and Medicare's nursing home visit questions. Use one copy per community and visit at least twice: once at a meal, once in the evening or on a weekend.

COMMUNITY NAME	ADDRESS
CONTACT PERSON / TITLE	PHONE
EMAIL	TOUR DATE & TIME
CARE LEVELS OFFERED	QUOTED MONTHLY COST

Before you visit (Ohio guidance)

Source: Ohio Dept. of Aging

- [ ] Look up the community's license and inspection results in the Ohio Long-Term Care Consumer Guide.
- [ ] During the visit, ask questions of staff, residents and visitors.
- [ ] Use your senses: what do you see, smell, hear and feel?
- [ ] Check for fire safety, emergency preparedness and required postings.

DIG DEEPER

» The free Long-Term Care Ombudsman (Pro Seniors in SW Ohio) can help you read inspection reports and narrow your list.

Your care (Medicare's visit questions)

Source: Medicare CMS 02174

- [ ] How is my loved one involved in developing their care plan?
- [ ] How many staff are assigned per resident during the day, overnight and on weekends?
- [ ] What happens in a medical emergency?
- [ ] How do we report concerns about care? Will we be told how they're resolved?
- [ ] How do you help arrange transportation for doctor visits?

Dementia care (Medicare's visit questions)

Source: Medicare CMS 02174

- [ ] Is there a designated dementia care unit? Is it locked, with safe access to an outdoor area?
- [ ] How are staff trained to care for people with dementia?
- [ ] What non-medication approaches do you offer, and how do you avoid antipsychotics whenever possible?
- [ ] How do you keep residents from wandering into unsafe areas?

Preferences & visitors (Medicare's visit questions)

Source: Medicare CMS 02174

- [ ] Can my loved one bring their own furniture and decorations? Choose a roommate?
- [ ] How do you respect preferences for when to get up, go to sleep, eat and bathe?
- [ ] Is there a private space to visit with guests? Internet, phone and TV access?
- [ ] Can I get a list of what the monthly rate includes and what's charged separately?

Safety & Environment

- [ ] Does the building smell clean in hallways, bathrooms and resident rooms?
- [ ] Are there handrails, grab bars and non-slip floors in bathrooms and halls?
- [ ] How do residents call for help from their room and bathroom? Can you test it?
- [ ] How are entrances and exits secured, especially for memory care?
- [ ] What happens during a power outage? Is there a generator, and what does it run?

DIG DEEPER

» Ask for the most recent state inspection report and any citations. Look it up yourself in the Ohio Long-Term Care Consumer Guide.

» Ask: 'How many falls did you have last quarter, and what changed afterward?'

» Press a call button during the tour and time how long staff take to respond.

Staff & Care

- [ ] What is the staff-to-resident ratio on day, evening and overnight shifts?
- [ ] Is a nurse on site 24 hours, or on call? Who gives medications?
- [ ] What training do aides get, including dementia training?
- [ ] How is the care plan created, and how often is it reviewed with family?
- [ ] What happens if my loved one falls or gets sick at 2 a.m.?

DIG DEEPER

» Ask: 'What was your staff turnover last year?' and 'How long has your director been here?'

» Ask how often they use agency (temporary) staff.

» Watch staff with residents: do they knock, use names, make eye contact?

Daily Life & Activities

- [ ] Can I see this month's activity calendar? Are activities happening as listed?
- [ ] Can residents choose meal times, and are special diets handled?
- [ ] What can residents bring: furniture, pets, a car?
- [ ] Are there visiting hour limits? Can family join meals?
- [ ] Is transportation offered to doctors, church, shopping? Is there a charge?

DIG DEEPER

» Eat a meal there. Ask residents what they think of the food.

» Count how many residents are engaged versus sitting alone in front of a TV.

» Ask what happens for residents who don't want group activities.

Costs & Contracts

- [ ] Is pricing all-inclusive, tiered by care level, or à la carte?
- [ ] What is the community/entrance fee, and is any of it refundable?
- [ ] How much did rates rise each of the last three years?
- [ ] What triggers a move to a higher care level, and who decides?
- [ ] Do you accept Medicaid's Assisted Living Waiver, long-term care insurance or VA benefits?
- [ ] How much notice is required to move out, and how are refunds handled?

DIG DEEPER

» Ask for a full written price list, including medication management and incontinence fees.

» Get the contract in advance and have an elder law attorney review it before signing.

» Ask: 'If my loved one runs out of money, can they stay?'

Red flags

! Pressure to sign or pay a deposit the same day
! Can't or won't share inspection results
! Residents unkempt or call lights ignored
! Vague answers about staffing or rate increases

Official sources

Ohio Long-Term Care Consumer Guide (Ohio Dept. of Aging)
https://ltc.ohio.gov
Medicare: Your Guide to Choosing a Nursing Home (CMS 02174)
https://www.medicare.gov/publications/02174-your-guide-to-choosing-a-nursing-home.pdf
Ohio Long-Term Care Ombudsman
https://aging.ohio.gov/ombudsman

Notes

Assisted Living Comparison Guide

Fill one column per community after each tour, while it's fresh. Rate 1 (poor) to 5 (excellent).

	Option 1	Option 2	Option 3
Community name			
Address			
Contact person			
Phone			
Email / website			
Tour date			
Monthly base rent			
Care level fees			
One-time / community fee			
Medicaid waiver / VA / LTC insurance?			
Memory care offered?			
Last inspection result (Ohio Consumer Guide)			
Overall score (1-5)			

Comparison worksheet

- ☐ Monthly base rent: ____ Care fees: ____ One-time fees: ____
- ☐ Distance from the family member who visits most: ____
- ☐ Apartment size, private bathroom, kitchenette?
- ☐ Levels of care offered on site (assisted, memory care, skilled nursing)?
- ☐ Payment accepted: private pay, LTC insurance, Medicaid waiver, VA?

DIG DEEPER

» Total the real monthly cost including care tiers, not just the advertised rent.

» Ask each community what a resident with your loved one's needs typically pays after one year.

Questions list

- ☐ How do you decide care level, and how often is it reassessed?
- ☐ What are your overnight staffing levels?
- ☐ What conditions would require my loved one to move out?

- [ ] Who coordinates with doctors, pharmacies and hospice?
- [ ] How do you communicate with families: portal, calls, care conferences?

DIG DEEPER

» Ask two current families for references and call them.

» Compare state inspection histories side by side.

Rating system

- [ ] Cleanliness and smell (1-5)
- [ ] Staff warmth and responsiveness (1-5)
- [ ] Food quality (1-5)
- [ ] Activities and resident engagement (1-5)
- [ ] Cost transparency (1-5)
- [ ] Gut feeling: could my loved one be happy here? (1-5)

DIG DEEPER

» Ask your loved one to rate it too, if they toured.

» Weight the scores: safety and care usually matter more than décor.

Official sources

Ohio Long-Term Care Consumer Guide (inspection results)
https://ltc.ohio.gov

Notes

Understanding Levels of Care

Care needs often change gradually. Use this to match today's needs, and plan for the next step.

LOVED ONE'S NAME	DOCTOR CONSULTED & PHONE
CARE MANAGER / ASSESSOR & PHONE	CURRENT CARE LEVEL
RECOMMENDED CARE LEVEL	

Care level definitions

- [ ] Independent living: housing and meals, no hands-on care.
- [ ] In-home care: companion or personal care aides come to the home by the hour.
- [ ] Adult day programs: supervised daytime activities and meals, home at night.
- [ ] Assisted living: help with bathing, dressing, medications; 24-hour staff.
- [ ] Memory care: secured setting with dementia-trained staff.
- [ ] Skilled nursing: 24-hour nursing care; short-term rehab or long-term care.
- [ ] Hospice: comfort-focused care at end of life, wherever the person lives.

DIG DEEPER

» List which daily activities your loved one needs help with: bathing, dressing, toileting, eating, moving, continence.

» Ask their doctor which level of care they'd recommend, and why.

When to transition

- [ ] Have there been falls, hospital visits or missed medications recently?
- [ ] Is your loved one eating well and keeping up with hygiene?
- [ ] Are there signs of wandering, confusion or unsafe cooking/driving?
- [ ] Is the family caregiver exhausted or unable to keep up?

DIG DEEPER

» Keep a two-week log of incidents and needs before deciding.

» Ask for a professional assessment from a geriatric care manager.

Cost expectations

- [ ] What does Medicare cover? (Short-term rehab and hospice, not long-term custodial care.)
- [ ] Could Medicaid or the PASSPORT / Assisted Living Waiver help pay?
- [ ] Is there long-term care insurance or a veterans' benefit?
- [ ] How long can savings and income cover each option?

DIG DEEPER

» Check current Ohio median costs in the Genworth Cost of Care Survey.

» Call your local Area Agency on Aging for a free benefits screening.

Notes

Room-by-Room Downsizing Checklist

Start 2-3 months before a move. Sort every item into Keep, Give to Family, Sell, Donate, or Discard.

Kitchen

- [ ] Measure the new kitchen: how many cabinets and how much counter space?
- [ ] Keep one set of everyday dishes for 2-4 people.
- [ ] Pick favorite pots, pans and utensils; let the rest go.
- [ ] Discard expired food and duplicate gadgets.

DIG DEEPER

» Ask: 'What do you actually cook each week?' and keep only those tools.

» Offer heirloom dishes to family first, with a deadline to claim them.

Living Areas

- [ ] Use the new floor plan to choose which furniture fits.
- [ ] Keep the favorite chair, lamp and a few treasured pieces.
- [ ] Photograph rooms before packing to help recreate a familiar feel.
- [ ] Sort books, music and movies down to favorites.

DIG DEEPER

» Make a scale floor plan with paper cut-outs of furniture.

» Ask a move manager or senior move specialist to help with layout.

Bedrooms

- [ ] Keep clothes worn in the last year that fit and are easy to put on.
- [ ] Choose bedding that fits the new bed size.
- [ ] Clear out guest rooms early; they're often the easiest start.

DIG DEEPER

» Check the new closet size and pack only what fits.

» Pick seasonal clothing to store with family, not in the new space.

Papers & Documents

- [ ] Gather wills, powers of attorney, deeds, titles, insurance and tax records.
- [ ] Shred old bank statements and bills you no longer need.
- [ ] Scan photos and important papers; store originals safely.

DIG DEEPER

» Ask an accountant how many years of tax records to keep.

» Keep originals of legal documents in one labeled, fire-safe place.

Garage & Storage

- [ ] Sort tools, sporting goods and holiday decorations.
- [ ] Safely dispose of paint, chemicals and old medications.
- [ ] Decide what to do with the car if no longer driving.

DIG DEEPER

» Check your county's hazardous waste drop-off days.

» Ask family to claim items by a set date, then sell or donate the rest.

Sentimental Items

- [ ] Let your loved one choose their most treasured items first.
- [ ] Photograph items that can't come along.
- [ ] Record the stories behind heirlooms before passing them on.

DIG DEEPER

» Create a memory book or shadow box from small keepsakes.

» Go slowly: sentimental sorting is emotional; schedule short sessions.

Notes

Family Meeting Agenda Template

Keep it under 90 minutes. Include your loved one when possible. Assign a note-taker.

MEETING DATE & TIME	LOCATION / VIDEO LINK
ATTENDEES	NOTE-TAKER
NEXT MEETING DATE	

Discussion topics

- [ ] What is happening now: health, safety, daily needs?
- [ ] What does our loved one want? (Ask them first.)
- [ ] What options are we considering?
- [ ] What will it cost, and who can help pay?
- [ ] How is the main caregiver holding up?

DIG DEEPER

» Send the agenda in advance so no one feels ambushed.

» Invite a neutral professional, like a care manager, if things are tense.

Decision-making process

- [ ] Who holds healthcare and financial power of attorney?
- [ ] How will we decide when we disagree?
- [ ] What decisions must be made now, and which can wait?

DIG DEEPER

» Agree to ground rules: no interrupting, focus on our loved one's wishes.

» Write down each decision and who agreed.

Follow-up action items

- [ ] Who will research options, and by when?
- [ ] Who handles money, rides, medical calls and check-ins?
- [ ] When is our next meeting?

DIG DEEPER

» Share notes in writing within 24 hours.

» Use the free Caregiver Dashboard to split tasks and track progress.

Notes

Estate Sale Planning Guide

Most estate sales take 4-8 weeks to plan. Family should remove what they want first.

COMPANY NAME	CONTACT PERSON
PHONE	EMAIL / WEBSITE
LICENSED, BONDED & INSURED?	COMMISSION RATE
SALE DATES	CLEAN-OUT INCLUDED?

Timeline planning

- [ ] 8 weeks out: family claims items; interview estate sale companies.
- [ ] 4-6 weeks: company inventories, sorts and prices.
- [ ] 1-2 weeks: marketing and photos go out.
- [ ] Sale weekend, then clean-out and donation pickup.

DIG DEEPER

» Ask companies: 'What happens to unsold items, and who pays for clean-out?'

» Check that the company is licensed, bonded and insured, and get references.

Pricing strategies

- [ ] Have valuables appraised separately: jewelry, art, collectibles.
- [ ] Ask about the commission rate and any minimums.
- [ ] Understand discount days (often 25-50% off on the last day).

DIG DEEPER

» Get two or three written quotes to compare.

» Ask for an itemized report of sold items and amounts.

Marketing tips

- [ ] Where will the sale be advertised? (Estate sale websites, email lists, social media.)
- [ ] Will they post photos of key items in advance?
- [ ] How will neighbors be notified about parking and crowds?

DIG DEEPER

» Ask to see a past listing they've run.

» Ask how they handle security for valuables during the sale.

Notes

Home Modification Assessment

Walk through the home with your loved one. Watch them move through a normal day.

HOME ADDRESS	ASSESSMENT DATE
DONE BY	CONTRACTOR NAME
CONTRACTOR PHONE	CAPS CERTIFIED?
QUOTE AMOUNT	FUNDING SOURCE

Bathroom safety

- [ ] Are there grab bars by the toilet and in the shower?
- [ ] Is the tub hard to step into? Would a walk-in shower or tub bench help?
- [ ] Is there a non-slip mat and a raised toilet seat?
- [ ] Is there a night-light on the way to the bathroom?

DIG DEEPER

» Ask their doctor for an occupational therapy home safety evaluation.

» Check if PASSPORT or the Area Agency on Aging helps pay for modifications.

Stair access

- [ ] Are there sturdy handrails on both sides?
- [ ] Is everything needed daily on one floor?
- [ ] Would a ramp, stair lift or first-floor bedroom help?

DIG DEEPER

» Get two contractor quotes, and ask if they're Certified Aging-in-Place Specialists (CAPS).

» Ask about rental or used stair lifts for short-term needs.

Lighting

- [ ] Are hallways, stairs and entrances well lit?
- [ ] Can light switches be reached from the bed and doorway?
- [ ] Are there motion-sensor lights for nighttime?

DIG DEEPER

» Replace bulbs with brighter, warm LEDs.

» Remove loose rugs and cords from walkways.

Emergency access

- [ ] Does your loved one have a medical alert device they will wear?
- [ ] Are smoke and carbon monoxide detectors working?
- [ ] Can emergency responders get in (lockbox or trusted neighbor with key)?
- [ ] Is a list of medications and contacts on the fridge?

DIG DEEPER

» Test the medical alert device monthly.

» Ask the local fire department about free smoke alarm installation.

Notes

Questions to Ask Care Providers

Starts with Medicare's official Home Health Agency Checklist, then adds questions for non-medical home care. Ask every provider the same questions.

AGENCY / PROVIDER NAME	CONTACT PERSON
PHONE	AFTER-HOURS PHONE
EMAIL / WEBSITE	LICENSE OR CERTIFICATION #
DATE OF CALL / INTERVIEW	HOURLY RATE QUOTED

Medicare Home Health Agency Checklist (answer Yes / No)

Source: Medicare

- ☐ Medicare certified?
- ☐ Medicaid certified (if your loved one has both Medicare and Medicaid)?
- ☐ Offers the specific health care services needed, like skilled nursing or physical therapy?
- ☐ Meets special needs, like language or cultural preferences?
- ☐ Offers the personal care needed, like help bathing, dressing and using the bathroom?
- ☐ Offers support services needed, or can help arrange others, like meal delivery?
- ☐ Has staff who can give the type and hours of care the doctor ordered, and start when needed?
- ☐ Is recommended by the hospital discharge planner, doctor or social worker?
- ☐ Has staff available at night and on weekends for emergencies?
- ☐ Explained what insurance covers and what you must pay out of pocket?
- ☐ Has letters from satisfied patients, family members and doctors?

DIG DEEPER

» Look up the agency's star ratings and patient survey results on Medicare's Care Compare.

» Non-medical home care agencies aren't on Care Compare; use the questions below for them.

Background & Credentials

- ☐ Are you licensed or certified in Ohio? Can I see proof?
- ☐ Are caregivers employees or contractors? Are they bonded and insured?
- ☐ Do you do background checks and drug screening?
- ☐ How long have you served families in this area?

DIG DEEPER

» Verify any license with the Ohio Department of Health or relevant board.

» Ask for two family references and call them.

Care Capabilities

- [ ] Can you handle dementia, mobility, diabetes or other specific needs?
- [ ] What tasks can and can't your caregivers do (medications, bathing, driving)?
- [ ] Who supervises caregivers, and how often do they visit?

DIG DEEPER

» Describe a hard day for your loved one and ask how they'd handle it.

» Ask what dementia training caregivers receive.

Scheduling & Reliability

- [ ] What is the minimum number of hours per visit or week?
- [ ] Will we have the same caregiver each time?
- [ ] What happens if a caregiver is sick or doesn't show up?

DIG DEEPER

» Ask: 'How often do you miss a shift, and how do you notify families?'

» Ask how they track arrival and departure times.

Communication

- [ ] How will you update us: notes, app, calls?
- [ ] Who do we call with concerns, day or night?
- [ ] How do you handle complaints or caregiver changes?

DIG DEEPER

» Ask to see a sample visit note.

» Agree on a regular check-in time with the care supervisor.

Costs & Billing

- [ ] What is the hourly rate? Is it different on nights, weekends or holidays?
- [ ] Do you accept long-term care insurance, VA or Medicaid waiver?
- [ ] Is there a deposit, contract length or cancellation fee?

DIG DEEPER

» Get all rates and fees in writing.

» Ask if they'll help file long-term care insurance claims.

Trial & Transition

- [ ] Can we start with a trial period?
- [ ] Will someone introduce the caregiver before the first shift?
- [ ] How do we reduce, increase or end services?

DIG DEEPER

» Plan to be present for the first few visits.

» Set a two-week check-in to decide if it's working.

Red flags

! No written service agreement
! Won't confirm background checks
! Cash-only or pressure for long contracts

Official sources

Medicare: Home Health Agency Checklist
https://www.medicare.gov/care-compare/en/assets/resources/home-health/Home_Health_Agency_Checklist_2.pdf
Medicare Care Compare (home health)
https://www.medicare.gov/care-compare/

Notes

Hospital Discharge Checklist

Based on Medicare's official "Your Discharge Planning Checklist" (CMS Product 11376). Start the day your loved one is admitted.

HOSPITAL	ROOM / UNIT
ADMISSION DATE	INPATIENT OR OBSERVATION?
DISCHARGE PLANNER / CASE MANAGER	PLANNER PHONE
EXPECTED DISCHARGE DATE	DISCHARGING TO (HOME / REHAB / FACILITY)
FOLLOW-UP DOCTOR & PHONE	HOME HEALTH AGENCY & PHONE

Before discharge (Medicare checklist)

Source: Medicare CMS 11376

- [ ] Write down the names and phone numbers of people to call with questions or concerns.
- [ ] Ask about complications to watch for and what to do about them.
- [ ] Ask where your loved one will get care after discharge. Are there options, like home health care? Tell staff what you prefer.
- [ ] Ask if medical equipment (like a walker) is needed, whether Medicare covers it, and who arranges delivery.
- [ ] Ask for written discharge instructions and a summary of current health status.

DIG DEEPER

» Ask whether your loved one was admitted as an inpatient or kept 'under observation'. It affects Medicare coverage for rehab.

» If you think discharge is too soon, ask about the appeal rights in the 'Important Message from Medicare' notice.

» Compare rehab and home health options on Medicare's Care Compare before choosing.

Medications (Medicare checklist)

Source: Medicare CMS 11376

- [ ] Write down the full list of prescription drugs, over-the-counter drugs, vitamins and herbal supplements, and note any changes during the stay.
- [ ] Review the list with staff and ask which items and doses to continue after leaving.

DIG DEEPER

» Ask the pharmacist to compare the new list with medications at home.

» Remove stopped medications from the house to prevent mix-ups.

Can they do these yet? Circle what needs help (Medicare checklist)

Source: Medicare CMS 11376

- [ ] Bathing, dressing, using the bathroom, climbing stairs
- [ ] Cooking, food shopping, house cleaning, paying bills
- [ ] Driving to doctors' appointments, picking up prescriptions
- [ ] Ask staff to show you and your caregiver any special-skill tasks (like changing a bandage or giving a shot), then practice them.

DIG DEEPER

» Ask home health for a home safety evaluation.

» Line up backup help in case the first plan falls through.

Coverage, coping and caregivers (Medicare checklist)

Source: Medicare CMS 11376

- [ ] Talk to a social worker or the health plan about what insurance covers and what you'll pay.
- [ ] Talk to a social worker if you're worried about how the family is coping.
- [ ] Caregiver: write down your questions, and make sure you can give the help that's needed (ask for training).
- [ ] Caregiver: get prescriptions filled and run errands before discharge.

DIG DEEPER

» Schedule the follow-up visit before leaving the hospital.

» Confirm the home health agency's name and first visit date in writing.

Official sources

Medicare: Your Discharge Planning Checklist (CMS 11376)
https://www.medicare.gov/publications/11376-your-discharge-planning-checklist.pdf

Notes

Care Plan Template

A one-page guide anyone can follow: family, aides, respite workers or ER staff. Update it every few months.

LOVED ONE'S FULL NAME	DATE OF BIRTH
ADDRESS	PRIMARY DOCTOR & PHONE
PHARMACY & PHONE	HEALTHCARE POA & PHONE
INSURANCE / MEDICARE #	PLAN LAST UPDATED

Daily routines

- [ ] Wake time, meals, naps and bedtime
- [ ] Help needed with bathing, dressing, toileting, moving
- [ ] Favorite activities and what calms them

DIG DEEPER

» Note what times of day are hardest.

» Write down the small things: coffee order, TV shows, how they like to be addressed.

Medical information

- [ ] Diagnoses and allergies
- [ ] Medication list with doses and times
- [ ] Doctors and specialists with phone numbers
- [ ] Insurance cards (copies) and pharmacy

DIG DEEPER

» Keep a copy in the go-bag and on the fridge.

» Note the location of advance directives and powers of attorney.

Emergency contacts

- [ ] Primary family contact and backup
- [ ] Healthcare power of attorney name and phone
- [ ] Neighbor with a key

DIG DEEPER

» Program contacts as ICE ('In Case of Emergency') in their phone.

» Share the plan with every caregiver.

Preferences

- [ ] Food likes, dislikes and dietary needs
- [ ] Faith, cultural and personal preferences
- [ ] End-of-life wishes, if known

DIG DEEPER

» Ask your loved one directly and write it in their words.

» Revisit preferences after any major health change.

Notes

Caregiver Self-Care Guide

You can't pour from an empty cup. Check in with yourself weekly.

Stress management

- [ ] Am I sleeping, eating and keeping my own doctor visits?
- [ ] Do I feel resentful, hopeless or constantly on edge?
- [ ] Have I had at least one hour for myself this week?

DIG DEEPER

» Tell your own doctor you're a caregiver; ask about burnout screening.

» Try short daily resets: a walk, a call with a friend, quiet time.

Support resources

- [ ] Is there a caregiver support group nearby or online?
- [ ] Has the Area Agency on Aging done a caregiver assessment?
- [ ] Does my employer offer leave or an assistance program?

DIG DEEPER

» Ask the Alzheimer's Association helpline (24/7) if dementia is involved.

» Check if you qualify for Family and Medical Leave (FMLA).

Respite options

- [ ] Can family or friends take regular shifts?
- [ ] Is there an adult day program nearby?
- [ ] Could in-home respite care cover a few hours a week?
- [ ] Does a nearby community offer short-term respite stays?

DIG DEEPER

» Ask if PASSPORT, VA or long-term care insurance covers respite.

» Schedule breaks on the calendar before you need them.

Notes

Essential Documents Checklist

Check off what exists, note where it's kept, and who has a copy.

Legal Documents

- [ ] Will and/or trust
- [ ] Durable financial power of attorney
- [ ] Healthcare power of attorney
- [ ] Living will / advance directive
- [ ] DNR order, if applicable

DIG DEEPER

» Check the date: documents over 5-10 years old may need review.

» Ask an Ohio elder law attorney if documents meet current Ohio requirements.

Financial Records

- [ ] Bank, retirement and investment accounts
- [ ] Monthly bills and automatic payments
- [ ] Recent tax returns
- [ ] Deeds, titles and loan documents

DIG DEEPER

» Make a one-page list of accounts and contacts (no passwords on paper copies).

» Ask banks how to add a trusted contact or POA to accounts.

Insurance Policies

- [ ] Medicare, supplement / Advantage and Part D cards
- [ ] Long-term care insurance policy
- [ ] Life, home and auto insurance

DIG DEEPER

» Read the long-term care policy's elimination period and daily benefit.

» Review Medicare plan options every fall during open enrollment.

Personal Information

- [ ] Birth certificate, Social Security card, ID
- [ ] Marriage / divorce papers
- [ ] Military discharge papers (DD-214)

DIG DEEPER

» The DD-214 is required for VA benefits; request a copy from the National Archives if missing.

» Store originals in a fire-safe box.

Medical Records

- [ ] Medication list and allergies
- [ ] Doctor list and patient portal access
- [ ] HIPAA release forms

DIG DEEPER

» Ask each doctor's office for their HIPAA release form.

» Keep copies of recent test results and discharge papers.

Digital & Access Info

- [ ] Phone and computer access
- [ ] Email and online accounts
- [ ] Safe deposit box location and key

DIG DEEPER

» Use a password manager with emergency access for a trusted person.

» Note who should close social media accounts if needed.

Notes

Medicaid Planning Basics

Medicaid rules are complex and change yearly. Eligibility items come from Ohio's official PASSPORT and Assisted Living Waiver pages; use the rest to prepare for an elder law attorney.

ELDER LAW ATTORNEY	ATTORNEY PHONE
COUNTY JOB & FAMILY SERVICES CASEWORKER	CASEWORKER PHONE
APPLICATION DATE	CASE NUMBER

PASSPORT waiver: care at home (official criteria)

Source: Ohio Dept. of Aging

- [ ] Age 60 or older
- [ ] Low income (Medicaid eligible)
- [ ] Needs a nursing-home level of care: help with at least 2 daily activities (ADLs) and 3 household tasks (IADLs)
- [ ] Not eligible for MyCare Ohio

DIG DEEPER

» Call the Council on Aging of Southwestern Ohio (help4seniors.org) for a free assessment.

Assisted Living Waiver (official criteria)

Source: Ohio Medicaid / Council on Aging

- [ ] Age 21 or older and Medicaid eligible
- [ ] Able to pay room and board (the waiver pays for care, not rent)
- [ ] Needs help with at least 2 ADLs and 3 IADLs
- [ ] Will live in an approved assisted living community

DIG DEEPER

» Ask each community on your list whether it accepts the Assisted Living Waiver and has waiver openings.

Eligibility rules

- [ ] What are Ohio's current income and asset limits? (Check Ohio Department of Medicaid.)
- [ ] Which assets count, and which are exempt (home, car, burial fund)?
- [ ] Is my loved one married? Are there protections for the spouse at home?

DIG DEEPER

» Get current figures from the Ohio Department of Medicaid or your county Job & Family Services office.

» Ask an attorney about the spousal resource allowance.

Asset protection

- [ ] Have any gifts or transfers been made in the last five years? (The look-back period.)
- [ ] Could a Miller trust (Qualified Income Trust) be needed?
- [ ] Can assets be spent down on allowable items: home repairs, prepaid funeral, debts?

DIG DEEPER

» Never transfer assets without legal advice: it can cause a penalty period.

» Ask about Ohio estate recovery and how it affects the home.

Application timeline

- [ ] When should we apply? (Before private funds run out.)
- [ ] Which documents are needed: bank statements, deeds, policies, income proof?
- [ ] How long does approval take, and is coverage retroactive?

DIG DEEPER

» Gather five years of financial statements early.

» Ask the Area Agency on Aging about the PASSPORT waiver for care at home.

Official sources

Ohio Dept. of Aging: PASSPORT
https://aging.ohio.gov/passport
Council on Aging of SW Ohio: Assisted Living Waiver
https://www.help4seniors.org/programs-services/get-help-in-home/assisted-living-waiver/
Council on Aging of SW Ohio: PASSPORT
https://www.help4seniors.org/programs-services/get-help-in-home/passport/

Notes

VA Aid & Attendance Guide

A monthly pension add-on for wartime veterans and surviving spouses who need help with daily activities. Medical criteria below are from VA.gov.

VETERAN'S NAME	SERVICE DATES & BRANCH
COUNTY VETERANS SERVICE OFFICER	CVSO PHONE
INTENT TO FILE DATE	CLAIM NUMBER

VA medical criteria (any one)

Source: VA.gov

- [ ] Needs another person to help with daily activities, like bathing, feeding and dressing
- [ ] Has to stay in bed, or spend a large part of the day in bed, because of illness
- [ ] Is a patient in a nursing home due to loss of mental or physical abilities
- [ ] Has limited eyesight (as defined by VA)

Eligibility requirements

- [ ] Did the veteran serve at least 90 days active duty, with one day during a wartime period?
- [ ] Was the discharge other than dishonorable?
- [ ] Does the veteran or spouse need help with daily activities, or live in assisted living/nursing care?
- [ ] Do income and net worth fall under the VA's current limits?

DIG DEEPER

» Check current rates and net worth limits on VA.gov; they update each December.

» Ask about the VA's look-back rule on asset transfers.

Application process

- [ ] File VA Form 21-2680 (doctor's exam) and 21-527EZ or 21-534EZ.
- [ ] Submit an Intent to File to lock in your start date.
- [ ] Expect several months for a decision.

DIG DEEPER

» Get free help from a County Veterans Service Office or accredited service officer.

» Beware of anyone charging fees just to file; accredited help is free.

Required documents

- [ ] DD-214 discharge papers
- [ ] Marriage certificate (for spouses)
- [ ] Income and asset statements
- [ ] Medical expense records, including care costs

DIG DEEPER

» Unreimbursed care costs can lower countable income; keep every receipt.

» Request a missing DD-214 from the National Archives.

Official sources

VA: Aid and Attendance and Housebound benefits
https://www.va.gov/pension/aid-attendance-housebound/

Notes

Powers of Attorney Explained

A power of attorney must be signed while your loved one can still understand it. Don't wait for a crisis.

Types of POA

- [ ] Durable financial power of attorney: handles money and property.
- [ ] Healthcare power of attorney: makes medical decisions if they can't.
- [ ] Living will: states wishes about life support.
- [ ] Limited POA: for one task, like selling a house.

DIG DEEPER

» Ask whether the financial POA is 'durable' (stays valid if they lose capacity).

» Ask if it's effective now or only upon incapacity, and how that's proven.

When to establish

- [ ] Now, while your loved one is able to make decisions.
- [ ] Before surgery or a major health change.
- [ ] After a dementia diagnosis, as soon as possible.

DIG DEEPER

» Without a POA, family may need a court guardianship, which is slower and costlier.

» Review existing documents after moves, deaths or divorces.

Choosing an agent

- [ ] Who is trustworthy, organized and lives close enough?
- [ ] Who will follow your loved one's wishes, not their own?
- [ ] Who is the backup if the first choice can't serve?

DIG DEEPER

» Talk with the chosen agent before naming them.

» Give copies to banks, doctors and the hospital.

Notes