



## Beginning Planning Worksheet Part 1

### Identifying Needs

Issues of Concern	Where to Start	Contact/Follow Up
Specific health conditions	<ul style="list-style-type: none"> <li>○ Condition specific organizations, websites</li> <li>○ Ask physician's office for information</li> </ul>	
Medications	<ul style="list-style-type: none"> <li>○ Updated list of all medications taken (prescription and over the counter)</li> <li>○ Contact info for all pharmacies used</li> <li>○ Medication dispensers or reminders</li> <li>○ Prescription drug coverage</li> </ul>	
Medical Information	<ul style="list-style-type: none"> <li>○ Names/contact info for all providers</li> <li>○ Health Care Advance Directives</li> <li>○ Insurance information (Medicare, supplemental, long term care)</li> </ul>	
Memory loss issues, confusion, paranoia	<ul style="list-style-type: none"> <li>○ Comprehensive Evaluation</li> <li>○ Medication review</li> <li>○ Check for acute medical problems</li> <li>○ SMAA Family Caregiver Support Program</li> <li>○ Alzheimer's Association; Safe Return bracelet</li> <li>○ Bill paying programs</li> <li>○ Adult day programs</li> </ul>	
Hearing and Vision Problems	<ul style="list-style-type: none"> <li>○ Regular evaluations for changes</li> <li>○ Home adaptations</li> <li>○ Appropriate use of hearing and visual aids</li> </ul>	
Concern about falls, history of falls	<ul style="list-style-type: none"> <li>○ Home safety evaluation by occupational therapist</li> <li>○ Matter of Balance classes</li> <li>○ Mobility evaluation by physical therapist</li> <li>○ Medication review</li> </ul>	

Personal Assistance	<ul style="list-style-type: none"> <li>○ Benefits Check Up</li> <li>○ In home assistance, homemaking</li> <li>○ Evaluation by occupational therapist</li> </ul>	
Home Safety	<ul style="list-style-type: none"> <li>○ Home Safety Check-list</li> <li>○ Home modifications</li> <li>○ Emergency Response system</li> <li>○ Emergency cell phone</li> <li>○ Plan for getting out or getting help in quickly</li> </ul>	
Concerns about driving	<ul style="list-style-type: none"> <li>○ Mature driver class (AAA, AARP)</li> <li>○ Alternative transportation</li> <li>○ Licensure reporting procedure - BMV</li> <li>○ Driver Evaluation Program: Contact SMAA for more information</li> </ul>	
Socialization	<ul style="list-style-type: none"> <li>○ Friendly visitor</li> <li>○ Community dining site</li> <li>○ Community programs</li> <li>○ Senior Centers</li> <li>○ Volunteer opportunities at SMAA</li> </ul>	

# Beginning Planning Worksheet Part 2

## Legal and Financial Concerns

<b>Areas of Focus</b>	<b>Information to Gather</b>
Sources of Income	<ul style="list-style-type: none"><li>○ Salary, fee for service</li><li>○ Social Security</li><li>○ Pension</li><li>○ Annuities</li><li>○ Retirement Accounts</li><li>○</li></ul>
Additional Assets	<ul style="list-style-type: none"><li>○ Investments</li><li>○ Stocks, Bonds, Mutual Funds</li><li>○ Savings</li><li>○</li></ul>
List and location of finances and documents	<ul style="list-style-type: none"><li>○ Bank Accounts</li><li>○ Safe Deposit Boxes</li><li>○ Insurance policies</li><li>○ Discharge papers</li><li>○ Will</li><li>○</li></ul>
Expenses	<ul style="list-style-type: none"><li>○ Ongoing bills (Utilities, phone, food, etc.)</li><li>○ Credit cards</li><li>○ Mortgages, loans</li><li>○ Rent</li><li>○ Condo/maintenance fees</li><li>○ Insurances</li><li>○ Home health, homemaker, respite</li><li>○</li></ul>

### Important Contacts

Attorney:

Accountant:

Financial Planner:

Insurance Agents:

Personal Representatives:

## Powers of Attorney

Health Care Advance Directives:

Health Care Agent: \_\_\_\_\_

Alternate: \_\_\_\_\_

Living Will and Advance Directives complete dated: \_\_\_\_\_

The following have copies:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

Financial Power of Attorney:

Financial Agent: \_\_\_\_\_

Alternate: \_\_\_\_\_

The following have copies:

1. \_\_\_\_\_
2. \_\_\_\_\_

For copies of the Maine Health Care Advance Directives forms, go to [http://www.mainelse.org/library/adv\\_dir\\_forms.htm](http://www.mainelse.org/library/adv_dir_forms.htm) or contact SMAA at 1-800-427-7411.

# Beginning Planning Worksheet Part 3

## Accessing Long Term Care Services

### Care at Home

- Low or no charge services include:
  - Meals on Wheels and Senior Dining Sites
  - SMAA Money Minders
  
- Services for a fee; some may be covered by state programs:
  - Homemaking
  - Chore service
  - Transportation assistance
  - Grocery shopping and meal preparation
  - Adult Day Programs
  - Assistance with bathing, dressing, eating
  
- Services for a fee; may be covered by Medicare for skilled need:
  - Nursing care
  - Physical or Occupational Therapy
  - Speech Language Pathology

### Long Term Care

\*Note: there are often waiting lists for residential care facilities\*

- Assisted Living Facilities
  - Private Pay
  - May be covered by long term care insurance
  - Some may accept MaineCare
  
- Nursing Facilities
  - Private Pay
  - May be covered by MaineCare, retirement plans or private long term care insurance
  - Short term, “skilled” stays may be covered by Medicare

**Additional Private Pay Living Options include:** Independent Housing with Services, Retirement Communities, Continuing Care Communities

## Paying for Long Term Care

- In order to receive assistance from the state of Maine to help pay for care, you will require a long-term care assessment. This is performed by Maximus. For an initial phone screening, contact Maximus at 1-833-525-5784 or ask your doctor to contact them.
- There may be a waiting list for assessments as well as state assistance programs.
- If MaineCare does not approve coverage for home-based care, this may be paid for privately, or it may be covered by some private insurance policies. Check with your insurance company for coverage details.
- Maximus may also perform assessments for homemaking support.
- Anyone entering a nursing facility in Maine, regardless of payment method, must have their medical eligibility determined through a Maximus assessment.
- Contact SMAA for list of agencies and facilities in your area.

Assistance Needed	Who Can Help?	Agencies/Resources
Assistance with Planning / Options / Resources		<ul style="list-style-type: none"> <li>• SMAA</li> </ul>
Cleaning, homemaking, laundry		
Shopping, meal preparation		
Transportation		
Assistance with budget, bill paying		
Visiting, socialization		
Personal Care		
Other		

## Helpful Caregiver Resources

- **Southern Maine Agency on Aging**, 1-800-427-7411, [www.smaaa.org](http://www.smaaa.org) , offers a variety of services and programs for seniors, adults with disabilities and family caregivers. The SMAA Family Caregiver Support Program web pages contain downloadable information and tip sheets, class and group schedules, and links to helpful resources.
- **Elders1**, 1-877-353-3771 (1-877-ELDERS1), [www.maine4a.org](http://www.maine4a.org) is the statewide connection to the Agency on Aging that serves your area.
- **Maine Office of Aging and Disability Services**, 1-800-262-2232, <http://www.maine.gov/dhhs/oads/aging/> is responsible for developing and overseeing many services for older adults in Maine. They offer assistance in finding sources for care, identifying benefit programs, and learning about resources.
- **Centers for Medicare and Medicaid Services (CMS)**, 1-800-MEDICARE, [www.medicare.gov](http://www.medicare.gov) , provides an overview of Medicare and Medicaid policy and regulations, and consumer literature about health-related services and benefits.
- **Administration on Aging**, [www.aoa.gov](http://www.aoa.gov) , is the government agency concerned with issues affecting older Americans. This site offers information about older Americans, legislation, and programs.
- **Eldercare Locator**, 1-800-677-1116, <https://eldercare.acl.gov> can help you to find local services for older adults anywhere in the US.
- **National Institutes on Aging**, 301-496-1752, [www.nia.nih.gov](http://www.nia.nih.gov) , offers valuable health and resource information for consumers and professionals.
- **Maine Alzheimer's Association**, 1-800-272-3900, [www.alz.org/maine](http://www.alz.org/maine) , offers support, resources and education for people with any type of dementia and those who care about them. Their toll-free number is available 24/7.
- **Legal Services for the Elderly**, 1-800-750-5353, [www.mainelse.org](http://www.mainelse.org) , provides free legal assistance to socially and economically needy Maine residents age 60 and older.

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