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Caring for elderly parents: a US starter guide

You've just realized mom or dad needs more help. Here's what to do in the first 30 days — in roughly the order that works.

The first conversation

Most families avoid this one until a crisis forces it. Have it earlier, in a calm moment — over coffee, not over a hospital bed.

- Ask open questions: 'How are you finding things at the moment?' rather than 'You're struggling, aren't you?'
- Listen for what they're worried about losing — independence, the house, driving, dignity. Those fears shape every decision that follows.
- Agree one small next step together (a doctor check, a hearing test, a stairlift quote) instead of trying to fix everything at once.
- Loop in siblings early. Decisions made by one child alone tend to come unstuck.

Get the legal admin sorted while they can

Durable Power of Attorney has to be set up while the person still has mental capacity. Leave it too late and the family has to petition for guardianship — slow, expensive, and emotionally brutal.

- Set up both a Durable Power of Attorney (financial) and a Health Care Proxy / Medical POA — they're separate documents in most states.
- Add a HIPAA release so doctors and hospitals can legally speak to you.
- Sign a Living Will / advance directive covering resuscitation, ventilation, feeding tubes.

- Check for an existing will and beneficiary designations on retirement accounts and life insurance. If there isn't one, gently raise it.
- Note down account numbers, Social Security number, Medicare/Medicaid IDs, and where key documents live. A simple shared folder saves weeks later.

Claim what they're entitled to

US benefits for older adults are massively under-claimed. Billions of dollars in VA pensions, Medicaid waivers, and SNAP go unclaimed every year because nobody told the family they qualified.

- Medicare — sign up at 65; review the Annual Enrollment Period (Oct 15–Dec 7) for Part D and Advantage plans every year.
- Medicaid — covers long-term care for those under strict income and asset limits; rules vary by state. Apply through your state Medicaid office.
- VA Aid & Attendance — extra monthly pension for wartime veterans and surviving spouses needing help with daily activities.
- SNAP (food stamps) and LIHEAP (heating assistance) — many seniors qualify but never apply.
- Senior property-tax exemptions, free local transit passes, and Medicare Savings Programs (QMB, SLMB) for low-income seniors.

Call your local Area Agency on Aging

This is free, federally mandated, and the gateway to most non-medical help. Anyone can call — you don't need a diagnosis.

- Find your local AAA through the Eldercare Locator (eldercare.acl.gov or 1-800-677-1116).
- Ask for an in-home needs assessment for your parent and a caregiver assessment for yourself.
- AAAs connect families to Meals on Wheels, adult day programs, transportation, respite, and home modifications.
- If your parent qualifies financially, ask specifically about Medicaid HCBS (Home and Community-Based Services) waivers — they can fund in-home aides.

Build a safety net at home

Most older adults want to age in place. Small changes prevent the falls and infections that lead to hospital admissions.

- Ask the primary care doctor for a Medicare Annual Wellness Visit — it includes a falls risk screen and a referral to home health PT/OT for grab bars, raised toilet seats, and stair assessments.
- Sort a medical alert pendant or fall-detection watch (Life Alert, Bay Alarm Medical, Apple Watch fall detection).
- Set up a weekly pill organizer, or ask the pharmacy about multi-dose blister packs (many do them at no extra cost for older customers).
- Agree a daily check-in: a 9am phone call, a smart speaker drop-in, or a neighbor with a spare key.

Look after yourself — properly, not as an afterthought

Caregiver burnout is the single biggest reason a parent ends up in residential care earlier than they had to. Protecting yourself protects them.

- Tell your own primary care doctor you're a family caregiver — it unlocks mental health referrals, flu shots, and flexible appointments.
- Find your local caregiver support group through the AAA, Alzheimer's Association (alz.org), or Family Caregiver Alliance (caregiver.org).
- Take respite before you need it. Medicaid waivers and the National Family Caregiver Support Program can fund short breaks.
- Check FMLA eligibility with your employer — up to 12 weeks of job-protected unpaid leave to care for a parent.
- Keep one thing in your week that has nothing to do with caring. A class, a walk, a friend. Non-negotiable.

General guidance for US family caregivers. Benefit rules and Medicaid/Medicare thresholds change annually — always confirm with Medicare.gov, your state Medicaid office, or your local Area Agency on Aging. Not a substitute for legal or medical advice.