



Financial, Legal and Health Care Documents Check Off List

Below is a check off list to help start getting the financial, legal and health information together when a loved one is diagnosed with a dementia-related disease. Please go through the list and talk to an Elder Law Attorney. Procrastination does not mix well with dementia.

Finances

- **Make a list of all bank accounts and where they are held**
- **Consolidate and simplify all accounts and make sure they are correctly titled**
- **Have power of attorney titled to all financial accounts**
- **Get contact information from all financial advisers**
- **Accompany them during meetings with his or her financial advisers**
- **Review Social Security benefits**
- **Do not go paperless on bank statements. Keep all monthly printed records. Writing checks keeps a better paper trail.**
- **Keep care partners bank accounts separate. This can help when it comes to dealing with Medicare & Medicaid.**
- **Make sure all beneficiary designations are up-to-date**
- **Use electronic auto-pay for billing and auto-deposit**

Insurance

- **Make a list of all insurance policies and where they are located**
- **Review homeowners, auto and umbrella liability policies**
- **Review health insurance coverage**
- **Have your loved one approve you to talk to their insurance company, doctors and other institutions. Be on their HIPPA list**

Legal documents

- **Do they have a will, trust or estate plan? If so are they all up-to-date?**
- **Do they have a “durable power of attorney” for financial issues?**
- **Do they have a durable power of attorney for health care or a health care surrogate?**
- **Does the health care power of attorney contain a health-care directive?**
- **Make sure the power of attorney documents are valid in the state they're living in.**

Living arrangements

- **Is their current housing situation suitable?**
- **Does the house need to be updated for their needs?**
- **Have they made contingency plans for further illness, mobility disabilities or death of a spouse? If so, is there money to pay for this?**

Health

- **Keep an updated list of their doctors and current medications.**
- **Become a coordinator for their care providers and insurance companies. Don't take for granted thinking this is automatically being handled.**

Please note that the effects of these diseases will change with time. You will need to revisit all plans and policies frequently.

All the above needs to be put into action as early as possible; immediately following their diagnosis is ideal.

Please feel free to share this list with anyone else in need.