FROM THE SITTING ROOM SERIES
PLANNING AHEAD

4

Before It's Urgent

A Workbook for Papers, Decisions, and Conversations

Stephen Deason

LARGE PRINT

Before It's Urgent

If you need help right now

Emergency

911

988 Suicide and Crisis Lifeline

Call or text 988, any hour, or chat at 988lifeline.org. For anyone in distress, or worried about someone who is.

Eldercare Locator

1-800-677-1116, Monday through Friday, 8 a.m. to 9 p.m. Eastern, or eldercare.acl.gov. A public service of the U.S. Administration on Aging that connects older adults and caregivers with local help anywhere in the country.

From

The Sitting Room Series

BOOK 4 · PLANNING AHEAD

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Stephen Deason

Alder Creek EDITIONS

Before It's Urgent
A Workbook for Papers, Decisions, and Conversations
Book 4 of The Sitting Room Series

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Preface

This book is personal for multiple reasons. I have spent about forty years working inside health care. I began volunteering in a hospital at fifteen and was working as an orderly by sixteen, helping care for patients in hospitals and nursing homes while I worked my way through college. Later, I spent more than twenty years building and running systems for hospitals, insurers, Medicaid programs, and other health care organizations before returning to direct care through healthcare staffing, home care, and skilled nursing. Today I am an Administrator of a licensed health care facility that delivers care in patients' homes.

That facility is OPA Home Care, which I founded and run. In Georgia it is a licensed Private Home Care Provider, or PHCP. My healthcare staffing company employed nurses and aides across hundreds of health care facilities around the country, including through the COVID years, and our home care operations have recruited, hired, and managed caregiving staff for hundreds of families. I have watched older adults and their families face what this series covers, often in a hurry and usually at a difficult time.

What I kept seeing was this. Families meet the information in pieces, after they already need it, from people who each answer a different piece. The hospital owns the discharge. The insurer owns the benefit. The home care provider owns its services. Each of them may do that job well. The family still has to put the puzzle pieces together.

It happened to my own family. My mother was found wandering the parking lot of a hospital, looking for her car. She had a urinary tract infection that urgent care and the hospital both missed, and she was sent home with severe delirium and a new diagnosis of mild cognitive impairment. It took two weeks, and a nurse practitioner and a doctor we knew who were willing to look again, before anyone found the cause. She stayed with us for two months and then moved into independent living. She has kept improving, and she is driving again. The infection was ordinary. The months that followed were the cost of catching it late.

Much of the information in this series is already available somewhere. Medicare publishes Medicare's rules. The VA explains VA benefits, and each state explains its own programs. Having information spread across so many places is part of the problem. Families do not meet these questions one provider or agency at a time. The questions arrive together. I wrote this series to put many needed pieces in one place, in the order people tend to need them, with a way to record or otherwise act on each answer.

The facts and rules in this book come from the sources listed at the back, each with the chapters that use it. The judgment about what to do first, and what to ask, comes from years of doing this work. That work shapes the first chapters most. Families often reach my company with no power of attorney and no health care agent in place, at the moment someone needs to make a decision. When that happens, I put them in touch with notaries and

attorneys I know, and I have sent notaries and attorneys to the person's home so the papers could be signed there, while the person could still take part. It can be done in a hurry. It is better done now.

This workbook will help you decide who speaks for you, write down where everything is, and know who to call for each decision. It does not tell you what any paper or law means for you. An attorney does that. Start with Chapter 1, or with the page that worries you most.

1. Who This Workbook Is For and How to Use It

This workbook is for you if you want your papers, your wishes, and the people who will act for you settled while the decisions are still yours to make. Part Two, at the back, is for your family: how to raise these questions with you, and what to do with this workbook when it is handed to them. You are welcome to read that part too.

Start here this month

If you do only five things, do these, in this order.

1. Decide who you would want to make health care decisions for you if you could not, and ask that person whether they are willing (Chapter 2).
2. Get your state's advance directive form, and make an appointment to talk about it with your doctor or an attorney (Chapter 3).
3. Ask an attorney about a will and a power of attorney for money and property (Chapter 4).
4. Fill in the first pages of the inventory: where your important papers are, and who else knows (Chapter 7).
5. Tell one person where this workbook is kept.

One section at a time

Work through the chapters in any order. Nothing here has to be finished in one sitting, and much of it will change. Write in pencil if you like. Chapter 10 has a page to date each review.

Where to keep it

Once you fill in the inventory, this workbook holds information a thief would want. Keep it somewhere locked, at home or with your attorney, and tell the person you have named to act for you where it is.

Passwords

Do not write passwords or PINs in this workbook. The federal Consumer Financial Protection Bureau tells people to write their passwords down, but only where they are protected: in a password manager, in a password-protected file, or on a printed list kept in a locked fireproof box. In this book, write only where the passwords are kept.

What this workbook will and will not do

It names the kinds of papers people use, says what each is generally for, and tells you who to ask. It does not say what any paper or law means for you, or how to sign one. Each state has its own forms and rules, and the forms themselves carry their signing instructions. An elder law attorney or a legal aid office (Chapter 11) can tell you what fits your situation.

A free place to start: your yearly Wellness visit

Medicare Part B covers a voluntary talk about advance care planning as part of the Welcome to Medicare visit and the yearly Wellness visit. You pay nothing for it when your provider accepts assignment and the talk is part of that visit. Ask for it when you book the appointment.

2. The Conversations

The papers come after the conversations. A form can name a person to speak for you. Only a conversation tells that person what to say.

What matters most to you

If I could not speak for myself, the person I would want to decide for me is

The person I would want next, if the first could not

Where I want to live, and what would make me willing to move

What I would want my doctors to know about the treatment I would and would not want

Who I trust with money, and who I do not

What I want my family to know, so they do not have to guess

Talking with your family

Pick a calm time, not the day after a scare. Tell them what you have decided and why, and who you have asked to speak for you. Give them a chance to ask questions. You do not need everyone's agreement. You need them to know.

What you can say

"I am getting my papers in order while I can do it myself. I have asked your sister to be my health care agent. I want all of you to hear that from me, and to know what I want."

Many families wait too long for this talk. By the time I meet them, the person may already be in the hospital. When I ask on a call who holds the power of attorney, I have heard two or three brothers and sisters start arguing about it. I ask them to take it off the call and find out who actually has the papers, because with other people listening, everyone starts defending themselves. I am not their therapist, and that call is the wrong place for it. A family that has had this talk earlier, with the person in the room, can answer the question in one sentence.

Talking with your doctor

Bring your list of what matters most. Ask your doctor what your health conditions may mean for decisions ahead, and ask for a copy of anything you sign to go in your medical record.

What you can say

"I want to talk about what I would want if I got very sick and could not speak for myself. Here is who I have chosen to speak for me. Can we put a copy of my advance directive in my chart?"

Who knows where these papers are

The person who knows where this workbook is kept

Their phone number

Where the original papers are kept

---

3. Papers for Health Care Decisions

Advance directives are legal papers that record your wishes about future medical treatment, in case you are ever unable to make decisions about your care. There are two main kinds.

- A health care proxy, sometimes called a durable power of attorney for health care, names someone you trust to make decisions about your health if you cannot. That person is often called your health care agent.
- A living will describes the treatment you would want if your life were threatened, such as dialysis, breathing machines, resuscitation, and tube feeding.

Each state has its own forms and names for them. AARP (aarp.org) and CaringInfo (caringinfo.org) offer them free online.

In Georgia

Georgia uses one form, the Georgia Advance Directive for Health Care. Since July 1, 2007, it has replaced Georgia's separate living will and durable power of attorney for health care. In it, a person can name a health care agent, state their wishes about life-sustaining treatment, or both. The form is free from the Georgia Division of Aging Services at aging.georgia.gov, and you can fill it in yourself; many people also ask an attorney to review it. The rules for signing and witnessing it are printed on the form itself. Follow them exactly, or have an attorney go over them with you.

A Georgia living will or durable power of attorney for health care signed before July 1, 2007, is still valid, and the old law still governs it. Whether it still says what you want is a different question.

Questions to take to the attorney
"I have papers I signed years ago, or in another state. Do they still work here, and do they still say what I want?"
"If I become unable to decide, who can make health care decisions for me under the papers I have now?"
"When would my agent's authority start, and will it keep working if I can no longer make decisions?"

I have seen hospitals unable to get a decision because nobody had been named. My advice is the same every time: go to an attorney now, and ask which papers would let someone you trust make decisions for you, when that authority would start, and how to make it last through whatever is going on. In Georgia, the paper used today to name a health care agent is the Advance Directive for Health Care; money and property are a separate paper (Chapter 4).

POLST and do-not-resuscitate orders

These are medical orders signed by a doctor, which an advance directive is not. In Georgia, the POLST form is meant for a person with a serious illness whose doctor expects they may die within the next year. A person diagnosed with dementia or another

progressive disease that affects memory and thinking can have one at any time; ask the doctor whether it fits.

- In Georgia, every patient is presumed to consent to CPR unless consent has been given for an order not to resuscitate.
- An out-of-hospital do-not-resuscitate order is a written order from the person's attending physician, on a form the law describes, that tells emergency workers not to attempt CPR.
- A POLST form, Physician Orders for Life-Sustaining Treatment, gives directions about end-of-life care. In Georgia it is signed by an attending physician together with the patient, or with the patient's authorized person if the patient cannot decide. The form comes from the Georgia Department of Public Health.

Ask your doctor whether either one fits your situation, and tell your family where it is kept.

Getting your records, and letting others get them

A HIPAA authorization is a form you sign that lets a doctor or hospital share your health information with someone you name, until a date or event you choose. Ask each office for its form. A personal representative is different: someone with legal authority to make health care decisions for you, such as your health care agent once that authority begins. The office must treat that person as you for the records that relate to the decisions that person may make.

Where the papers are

Paper	Date signed	Where the original is	Who has a copy
Advance directive or health care proxy			
Living will (if separate)			
POLST or do-not-resuscitate order			
HIPAA authorizations			

Who to call about health care papers

Who to call or ask: Your doctor, for what your health means for these decisions. An elder law attorney or legal aid, for the papers themselves.

How to reach them: Your doctor's office; an attorney through naela.org or legal aid through lsc.gov (Chapter 11). In Georgia, people 60 and older anywhere in the state can call Georgia Senior Legal Aid at 404-389-9992.

What you can say: I want to name someone to make health care decisions for me if I cannot. Can you help me with my state's form?

4. Papers for Money and Property

A power of attorney for money and property

A power of attorney is a paper that gives another person, called your agent, authority to act in your place. A financial power of attorney covers money and property: paying bills, banking, and dealing with your accounts. A power of attorney is called durable when it keeps working if you become unable to make decisions.

Georgia's law on powers of attorney took effect July 1, 2017, and includes a statutory form. How a Georgia power of attorney must be signed and witnessed is a question for the attorney, not for this book.

An agent must act only in your best interest, manage your money and property carefully, keep it separate from their own, and keep good records. State laws may add other duties.

A power of attorney ends when the person who signed it dies. After that, the agent cannot act, even to pay a bill. What happens next is decided by the will, the probate court, and the accounts themselves.

Papers like these should be signed while you can understand them and what they do. How much understanding a particular paper requires varies from one kind of paper to another; a lawyer can tell you.

Questions to take to the attorney or the bank

"Will this power of attorney keep working if I become unable to decide?"

"What can my agent do, and what can they not do?"

"Will my bank and my investment firm accept it, and do they want their own forms too?"

A will

A will says who receives what you own when you die, and names the person, often called the executor, who will handle your estate. If you do not have a will, your estate is divided according to your state's law. In Georgia, for example, a spouse with no children or other descendants inherits everything. In Georgia, a will is filed in the probate court of the county where the person lived.

A revocable living trust

A revocable living trust is a legal paper that can give a person you name, the trustee, authority over the money and property in the trust if you cannot make decisions yourself. Whether you need one is a question for an attorney.

Accounts that name who receives them

- Bank accounts can name a payable-on-death beneficiary. When you die, the bank pays the account to the beneficiary named in its records.

- Investment accounts can be registered transfer on death, which passes the securities to the person you name without going through probate.
- Ask each retirement plan and life insurance company who is named to receive it, and whether that is still right.
- Since July 1, 2024, Georgia allows a transfer-on-death deed for real estate. It has to be recorded before the owner's death. Georgia amended this law in 2026; ask an attorney which rules apply.

These pass to the person named, not under your will. Make sure they fit what your will says.

A trusted contact on your investment accounts

A brokerage firm will ask you to name a trusted contact, someone 18 or older the firm may call if it suspects financial exploitation, or to confirm your contact information, your health, or who holds your power of attorney. Naming a trusted contact does not give that person authority to see your balances, make trades, or make decisions on the account.

Questions to take to the attorney or the bank

"If I add my son's name to this account, what can he do with it, and what happens to it when I die?"

"Would the account still pass under my will, or straight to him?"

"Is there a way to give him access without making him an owner?"

"What would you need before my husband could act on an account in my name alone, or I on his?"

Online accounts

Georgia's law on digital assets lets you use an account's own online tool to say who may see your online accounts and messages after you die or if you cannot act. If you have not used the tool, a will, trust, or power of attorney can say it instead. When someone dies or cannot act, ask each company for its process for family members.

Where the papers are

Paper	Date signed	Where the original is	Who has a copy
Power of attorney for money and property			
Will			
Revocable living trust			
Transfer-on-death deed			
Beneficiary forms			

Who to call about money and property papers

Who to call or ask: An elder law or estate planning attorney, or legal aid. For accounts, the bank or investment firm.

How to reach them: naela.org or lsc.gov (Chapter 11). In Georgia, people 60 and older anywhere in the state can call Georgia Senior Legal Aid at 404-389-9992.

What you can say: I want a power of attorney for money and property, and a will. What should I bring, and what will it cost?

5. Benefits and Payees

Social Security: a power of attorney is not enough

The U.S. Treasury does not recognize a power of attorney for federal payments, including Social Security and SSI. If someone can no longer manage their benefits, the person who will manage them has to apply to Social Security to become their representative payee, even if they already hold a power of attorney.

- Social Security: 1-800-772-1213, Monday through Friday, 8 a.m. to 7 p.m. local time. TTY: 1-800-325-0778.
- Online: ssa.gov/payee.

VA benefits: the fiduciary program

The VA's Fiduciary Program protects veterans and other beneficiaries who cannot manage their financial affairs because of injury, disease, or age. The VA appoints a fiduciary after an investigation that includes a criminal background check, a credit report, a personal interview, and character references.

- VA Fiduciary Program: 1-888-407-0144.
- VA benefits: 1-800-827-1000, Monday through Friday, 8 a.m. to 9 p.m. Eastern.

Paying for long-term care

Medicare and most health insurance, including Medigap, do not pay for long-term care, such as help with bathing and dressing, at

home or in a nursing home. Medicaid may pay if the person qualifies in their state. Medicaid has rules about gifts and transfers made in the five years before applying, and about recovering from the person's estate, after death, what it paid for long-term care and related services given at age 55 or older. Before you give away or move anything, ask your State Health Insurance Assistance Program or an elder law attorney.

Who to call about benefits

Who to call or ask: Social Security, the VA, and your State Health Insurance Assistance Program (SHIP) for Medicare and Medicaid questions.

How to reach them: SHIP: 1-877-839-2675 to find your state's office. In Georgia, 1-866-552-4464; choose your language, then option 4.

What you can say: I want my daughter to be able to manage my Social Security if I cannot. What would she need to do, and who can answer my Medicare and Medicaid questions?

6. If Nothing Is in Place

A diagnosis of memory loss does not by itself mean a person can no longer sign. As long as the person has legal capacity, they should take part in planning, so see an attorney promptly.

If a person can no longer decide and has not named anyone, a court may have to appoint someone. That puts the choice of who decides in a court's hands.

Guardianship and conservatorship

A guardian is appointed by a court to make decisions about a person's health and safety. A conservator, sometimes called a guardian of property, is appointed to manage money and property. In Georgia, the probate court appoints and oversees both. Georgia law allows a guardianship only to the extent the person actually needs it, and only after the court finds that less restrictive alternatives are not available or appropriate.

Ask an attorney which less restrictive tools could still work, such as the papers in Chapters 3 to 5. Each of them is easier to set up while the person can still take part.

Questions to take to the attorney or the bank
"My father can no longer sign. What are our choices, and do we need a guardianship?"
"How long will it take, and what will it cost?"

Health care decisions when nothing is signed

State law says who may consent to medical care for a person who cannot decide and has named no one. The rules differ from state to state. Ask the hospital, and an attorney, who can decide in your case.

Who to call if nothing is in place

Who to call or ask: An elder law attorney or legal aid. The probate court, for its forms and process.

How to reach them: naela.org or lsc.gov. In Georgia, find your county's probate court at gaprobate.gov. The court's staff cannot give legal advice.

What you can say: My mother has dementia and never signed a power of attorney or a health care directive. What are our options now?

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7. The Inventory

The mother of one of my advisory board members died. Her estate has been in probate court for at least two months. The family keeps finding accounts and insurance policies nobody knew about, and each one has to go back through the court. They expect three to six more months. This chapter is the list that family did not have.

Keeping this safe

A filled-in inventory is a map to everything you own. Keep it safe.

- Write no passwords or PINs, and no answers to security questions. Write only where they are kept.
- Write only the last four digits of any account number, and never your date of birth or Social Security number beside them.
- If you use a password manager, set up its emergency access feature, or leave the master password with your attorney in a sealed envelope. That one password goes to the attorney, not into this book.
- You can print these pages free at aldercreekeditions.com and keep them elsewhere. Do not save filled-in copies online.
- Share the finished inventory with the person you have named to act for you, not with everyone.

Personal papers

Birth certificate, marriage and divorce papers, military discharge papers, Social Security and Medicare cards (where they are kept, not the numbers), passports. On each page, the first column says whose it is, so a couple can share the pages. If one of you handles the money, fill these in together.

Whose	What it is	Where it is kept	Who else knows

Bank and credit accounts

Bank, kind of account, last four digits only.

Whose	What it is	Where it is kept	Who else knows

Retirement accounts, pensions, and benefits

IRAs, 401(k)s, pensions, annuities, Social Security, VA benefits.

Whose	What it is	Where it is kept	Who else knows

Insurance

Health, Medicare plans, long-term care, life, home, car. Note the agent's name.

Whose	What it is	Where it is kept	Who else knows

Property, vehicles, and safe deposit box

Deeds, titles, the safe deposit box, and where its key is.

Whose	What it is	Where it is kept	Who else knows

Debts and regular bills

Mortgage, loans, credit cards, utilities, and bills paid automatically.

Whose	What it is	Where it is kept	Who else knows

Online accounts and devices

Email, phone, computer, banking apps, photos. Where the passwords are kept, never the passwords.

Whose	What it is	Where it is kept	Who else knows

Advisers

Who	Name	Phone
Attorney		
Accountant or tax preparer		
Financial adviser		
Insurance agent		
Banker		
Doctor		
Clergy		

Pets

Each pet, its veterinarian, its food and medicines, and who has agreed to care for it

8. Scams and Money Taken

Older adults are sometimes harmed by people they depend on, including family members and paid helpers. A trusted contact on your investment accounts (Chapter 4) gives the firm someone to call if it suspects exploitation.

- If someone is in danger, call 911.
- If money is being taken from someone who lives at home, call Adult Protective Services. In Georgia, call 1-866-552-4464, choose your language, then option 3. Elsewhere, call the Eldercare Locator at 1-800-677-1116 and ask for Adult Protective Services.
- For someone in a nursing home, assisted living, or a personal care home, see Where to Get Help at the back of this book.
- For fraud against anyone 60 or older, the U.S. Department of Justice's National Elder Fraud Hotline, 1-833-372-8311, Monday through Friday, 10 a.m. to 6 p.m. Eastern.
- Report a scam to the Federal Trade Commission at ReportFraud.ftc.gov, or 1-877-382-4357.
- Call the bank's fraud department, on the number on the back of your card.

You do not need proof to report. The people who investigate decide what happened.

Who to call if money is being taken

Who to call or ask: Adult Protective Services in the state where the person lives, and the bank. If someone is in danger, 911.

How to reach them: The Eldercare Locator, 1-800-677-1116, weekdays 8 a.m. to 9 p.m. Eastern. In Georgia only: 1-866-552-4464; choose your language, then option 3.

What you can say: I think someone is taking my father's money. His checking account has withdrawals he says he did not make, and a new name was added to the account last month.

9. Funeral Wishes and After a Death

Your wishes

Burial, cremation, or something else, and where

The service I would like, if any, and who should lead it

Who should be called first

Anything I have already arranged or paid for, and where the papers are

Your rights when you arrange a funeral

The Federal Trade Commission's Funeral Rule gives you the right to buy only the funeral arrangements you want, to get price information on the telephone, to get a written, itemized price list when you visit a funeral home, to provide a casket or urn you bought elsewhere, and, if the funeral home offers direct cremation, to use a simple container instead of a casket.

Prepaid funeral plans

In Georgia, the Secretary of State registers and regulates the companies that sell funeral goods and services in advance. Before you buy, call (470) 312-2640 to ask about a seller, or to make a complaint.

Organ donation

In Georgia, you can join the donor registry when you get or renew a driver's license or ID, online, or through Donate Life Georgia, 1-866-577-4273.

After a death

- The funeral home usually reports the death to Social Security. If no funeral home is involved, or it does not report the death, call Social Security at 1-800-772-1213.
- A power of attorney ends when the person dies (Chapter 4).
- The will names the executor. In Georgia, the will is filed in the probate court of the county where the person lived. Questions about the estate go to that court or an attorney.

10. Review Dates

Look at these papers again every few years, and after a move, a marriage, a divorce, a death in the family, or a new diagnosis. Date each review.

Date	What I reviewed	What I changed	Who I told

11. Who to Call for Each Decision

Decision	Who to call
Health care papers, powers of attorney, wills, trusts, guardianship	An elder law attorney: naela.org lists members by ZIP code (a listing is not a recommendation) Legal aid: lsc.gov
Legal help in Georgia	Georgia Senior Legal Aid, statewide, for people 60 and older: 404-389-9992 Georgia Legal Services Program, outside metro Atlanta: 1-833-457-7529
What your health means for these decisions; POLST or a do-not-resuscitate order	Your doctor
Medicare and Medicaid questions	Your State Health Insurance Assistance Program: 1-877-839-2675 In Georgia: 1-866-552-4464; choose your language, then option 4 Medicare: 1-800-633-4227 TTY: 1-877-486-2048
Social Security, and becoming a representative payee	Social Security, weekdays 8 a.m. to 7 p.m. local time: 1-800-772-1213 TTY: 1-800-325-0778
VA benefits and the VA fiduciary program	VA benefits, weekdays 8 a.m. to 9 p.m. Eastern: 1-800-827-1000 VA Fiduciary Program: 1-888-407-0144

Decision	Who to call
Taxes	Free tax help, especially for people 60 and older: IRS: 1-800-906-9887 AARP Tax-Aide: 1-888-227-7669
Probate in Georgia	Your county's probate court, through gaprobate.gov
Local help of any kind	The Eldercare Locator, weekdays 8 a.m. to 9 p.m. Eastern: 1-800-677-1116
Memory loss	The Alzheimer's Association Helpline, any hour: 1-800-272-3900

What varies by state

Each of these is set by state law. Ask an attorney in the state where the person lives.

- Advance directive forms, how they must be signed, whether a paper signed in another state is honored, and who decides when nothing is signed.
- How a power of attorney, a will, or a trust must be signed, and what an agent or trustee must do.
- Guardianship, conservatorship, who inherits without a will, and transfer-on-death deeds.
- POLST and do-not-resuscitate forms, Medicaid estate recovery, prepaid funeral rules, and the donor registry.

Your state's numbers

The Eldercare Locator, 1-800-677-1116, can give you most of these numbers.

Elder law attorney (naela.org)

Legal aid, or senior legal help (lsc.gov)

SHIP, for Medicare counseling (1-877-839-2675)

Probate court, or the court that handles estates

Advance directive form (aarp.org or caringinfo.org)

Adult Protective Services

Area Agency on Aging

Part Two: For the Family

This part is written to the people around the person this workbook is for. It is written so that person can read it too.

12. Raising It

Your part is to ask, to listen, and to accept no for now while keeping the door open. The decisions are theirs.

Starting the conversation

Choose a calm time. Say why you are asking, and that the decisions are theirs.

What you can say
"I don't want to guess what you would want, or argue with my brother about it in a hospital hallway. Would you be willing to fill this in, so we know?"

What you can say
"Who would you want to speak for you if you couldn't? You don't have to answer today."

If they are not ready

Leave the workbook with them. Ask again in a few weeks, or after the next doctor's visit. Offer to make the appointment with the attorney and drive them there. If they want to do it without you, that is their right.

If you are one of several children

The choice of who speaks for your parent is your parent's to make, whether or not the children agree. Encourage your parent to name one person and a second in case the first cannot serve,

and to tell all of you together, with everyone in the room, not on a call with a provider.

If you live in another state

The papers, the attorney, and the offices that matter are usually in the state where your parent lives. Look for help there, and ask your parent to tell their attorney and doctor how to reach you. If your parent agrees, ask to join appointments by phone.

13. When the Workbook Is Handed to You

If you have been named to act for someone, this workbook is your map. Keep it locked.

What you are responsible for

The Consumer Financial Protection Bureau publishes free guides, called Managing Someone Else's Money, for each kind of role:

- Agents named in a power of attorney to make decisions about money and property.
- Guardians of property and conservators appointed by a court.
- Trustees named in a revocable living trust.
- Representative payees and VA fiduciaries, appointed by a government agency to manage someone's benefits.

Find them at consumerfinance.gov. The guides for agents, guardians, and trustees say that state laws vary, and that you may have other duties. Chapter 4 lists an agent's main duties.

The first week

- Find the originals, using the tables in Chapters 3 and 4.
- Check with the attorney that your authority has begun, and what it covers.
- Contact the bank, and Social Security if you will manage benefits (Chapter 5). A power of attorney ends at death (Chapter 9).

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Where to Get Help

In an emergency, call 911. The people who answer the other lines can tell you what is available where you live.

Emergency

911

988 Suicide and Crisis Lifeline

Call or text 988, any hour, or chat at 988lifeline.org. For anyone in distress, or worried about someone who is.

Eldercare Locator

1-800-677-1116, Monday through Friday, 8 a.m. to 9 p.m. Eastern, or eldercare.acl.gov. A public service of the U.S. Administration on Aging that connects older adults and caregivers with local help anywhere in the country.

State Health Insurance Assistance Program (SHIP)

Free, unbiased help with Medicare questions. Call 1-877-839-2675, or visit shiphelp.org.

Medicare Care Compare

Star ratings for nursing homes, including their health inspections, and quality ratings for home health agencies and hospices, at medicare.gov/care-compare.

Adult Protective Services

To report abuse, neglect, or exploitation of an older adult who lives at home, call the Eldercare Locator at 1-800-677-1116 and ask for Adult Protective Services, or find your state's office at

napsa-now.org. In Georgia, call 1-866-552-4464, choose your language, then option 3, weekdays from 8 a.m. to 7 p.m. Eastern (check the hours at aging.georgia.gov/adult-protective-services), or use the online form linked at georgia.gov/report-elder-abuse. For abuse in a nursing home, assisted living, or a personal care home, call the state licensing agency, call the police if a crime may have happened, and tell the ombudsman and the administrator. In some states APS takes these reports too. In Georgia, the licensing agency, Healthcare Facility Regulation, takes calls at 1-800-878-6442 and complaints online at dch.georgia.gov. Elsewhere, a nursing home must post the licensing agency's number. For other care homes, the ombudsman or the Eldercare Locator can give it to you. If someone is in danger, call 911.

Legal aid

Free civil legal aid for people with low incomes, through the Legal Services Corporation at lsc.gov, and free legal aid for people with low to moderate incomes at lawhelp.org.

My Own Numbers

The Sitting Room Series

Guides, workbooks, and journals for older adults and the families around them. More titles are on the way. The current list is at aldercreekeditions.com.

1. *When More Help Is Needed* **Available**
A Guide for You and Your Family

2. *Who to Contact* **Available**
Free Help for Older Adults and Families

3. *Emergency Information Sheet* **Free printable**
One Page by the Phone, and the Details Behind It

4. *Before It's Urgent* **This book**
A Workbook for Papers, Decisions, and Conversations

5. *Things I Want You to Know* **Free printable**
A Journal of Stories, Wishes, and Words for Your Family

6. *While You Can Still Decide* **Forthcoming**
After a Diagnosis of Memory Loss

7. *Arranging Care at Home* **Free printable**
A Workbook for Arranging Care in the Home

8. *Care Partner's Log* **Free printable**
A Daily Record for the Person Giving Care

9. *Grieving Someone Who Is Still Here* **Forthcoming**
When Someone You Love Has Progressive Memory Loss

10. *Visit Journal* **Free printable**
A Shared Record for Everyone Who Visits

11. *Choosing a Place to Live* **Free printable**

A Workbook for Comparing Senior Living and Care

12. *The Move and the First Months* **Forthcoming**

For Families and the Person Moving

13. *Before the Last Weeks* **Forthcoming**

When Treatment Stops Working, for You and Your Family

14. *After a Death* **Forthcoming**

The First Year, for You and the People Around You

15. *First-Year Grief Journal* **Free printable**

Undated Pages for the Year After a Death

Also by Stephen Deason

The Operational Reliability Series

The Weakest Link

A Story About the Systems We Never See

By Stephen Deason

A family health care crisis unfolds through a chain of reasonable decisions and unowned handoffs. The story is followed by an interpretation and practical resource guide for recognizing where information gets compressed, what families can ask, and how care can slip through the gaps.

The Invisible Architecture

A Story About Senior Care as a System

By Stephen Deason

A quieter story about the work families carry after an acute crisis has passed. The book examines changing care needs, family coordination, and the practical details that must move between providers, insurers, and home.

The Family Integrator's Handbook

By Stephen Deason

A practical workbook for the person who has become the place where a family's appointments, documents, medications, and next handoff collect. It includes care-team questions, transition checklists, planning pages, and a section for the person receiving care.

The Mile Marker Library

Recovery books from Alder Creek Editions, free to download at aldercreekeditions.com.

Don't Panic: The First Hours After You Stop

What to Do When You Stop Drinking or Using

By Stephen Deason

A practical guide to urgent safety questions after stopping alcohol or other drugs, including withdrawal danger signs, overdose risk, naloxone, and places to find help.

One Day at a Time, Written Down

A 90-Day Gratitude Journal for Adults in Recovery

By Stephen Deason with Melissa Deason

A guided daily journal with morning and evening pages, weekly reviews, a return-to-use plan, and support-group directories.

One Day at a Time, Written Down: Christian Edition

A 90-Day Gratitude Journal for Christians in Recovery

By Stephen Deason with Melissa Deason

A Christian edition of the guided daily journal, using the King James Version.

Free Help Directory

Meetings, Helplines, and Low-Cost Care

By Stephen Deason

A practical directory of recovery meetings, helplines, low-cost treatment and health care, naloxone, food, housing, legal help, and work support.

Tools You Can Use on Your Own

A Guide to Self-Directed Recovery

By Stephen Deason with Melissa Deason

A practical guide to craving skills, daily basics, trigger mapping, written planning, and recognizing when professional care is needed.

Cravings and Hard Hours Workbook

A Companion to Tools You Can Use on Your Own

By Stephen Deason and Melissa Deason

A workbook with fill-in exercises, a daily urge log, and a written plan for difficult times and places.

Medications for Addiction, Explained

What They Are, How to Ask, and How to Pay

By Stephen Deason and Melissa Deason

A practical peer guide to medications for opioid and alcohol use disorders, how to ask for care, and ways to find support without insurance.

Money in Early Recovery

Budgets, Debts, Benefits, and Credit

By Stephen Deason

A practical guide to tracking money, building a weekly budget, addressing debt and credit, understanding benefits, and keeping useful records.

More at aldercreekeditions.com.

About the Author

Stephen Deason has worked in health care for roughly four decades. He began volunteering in a hospital at fifteen and took his first paid hospital job as an orderly at sixteen, working in hospitals and nursing homes while putting himself through college. He later spent more than twenty years building and running systems for hospitals, insurers, and state Medicaid programs before returning to direct care through healthcare staffing, home care, and skilled nursing.

Today, he runs OPA Home Care and Skilled Nursing, which he founded, and serves as an Administrator of a licensed Private Home Care Provider in Georgia, a health care facility that delivers care in patients' homes. His home care operations have recruited, hired, and managed caregiving staff for hundreds of families. He writes The Sitting Room Series from that work and from a lifetime spent around the care of older and vulnerable people.

Deason has spent 31 years running health care and technology organizations. He also founded OPA People, The OPA RASA Group, and The OPA RASA Foundation. The Foundation has helped place hundreds of people from disadvantaged backgrounds into careers.

He earned a mathematics degree from the University of Alabama at Birmingham, an MBA and an MSc in Accounting from Emory University, and completed doctoral coursework in business at Emory, where he was a Sheth Fellow. He also studied for the ScM

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