

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](https://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](https://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**

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**BOOK 4 · PLANNING AHEAD**

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# Before It's Urgent

*A Workbook for Papers, Decisions, and Conversations*

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.

## NOTES

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

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## 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**

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

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

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

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**Who I trust with money, and who I do not**

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

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## **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**

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**Their phone number**

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**Where the original papers are kept**

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## NOTES

## 2. The Conversations

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# End of the preview

You have read the first two chapters of Before It's Urgent: A Workbook for Papers, Decisions, and Conversations, Book 4 of The Sitting Room Series. The full book has 13 chapters, in large print.

The book's page at [aldercreekeditions.com](http://aldercreekeditions.com) has the buy links for the paperback and Kindle editions once they are on sale. The ISBN below is the paperback's.

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The worksheets from this book are free to print at [aldercreekeditions.com](http://aldercreekeditions.com), where the other books in the series are listed too.

You are welcome to share this preview with anyone it might help.