Aging with dignity and independence is the ability to live life to its fullest in the place you call home regardless of age, illness, or disability. While we all like to picture ourselves growing older in a healthy way, the reality is that 70 percent of people over the age of 65 will need help with daily activities at some point in their lives – for an average of three years. This care can touch every aspect of your life – from how you live to where you live – and it can be very costly. Unfortunately, you never know when you or someone you love might need daily help, such as assistance getting groceries, help with transportation, or round the clock care, all of which require planning and coordination.

The first step is to build a plan that preserves your choices, dignity and independence, even when you need some help to do so. The second step is to start conversations with the people around you—family and friends, health care and social service providers, legal and financial experts, and others—about what you want and what is important to you in case the need arises.

Here are 10 key areas with conversation starters that can help you begin planning for the future you want as you grow older.
Personal Values:

1. The most important things in your life that define who you are

Consider the activities in life that are most significant to you, such as spending time with your loved ones or your favorite hobbies. Think about your personal or cultural preferences, such as foods you like to eat, the language that is easiest for you, and religious or spiritual beliefs.

Suggested conversation starters:

The things that are most important to me are

________________________________________________________________________________________

My favorite everyday activities are

________________________________________________________________________________________

The language that I am most comfortable with is

________________________________________________________________________________________

Beliefs that are important to me are

________________________________________________________________________________________

2. Your legacy of values

Think about how you want to be remembered in years to come by loved ones and future generations. Consider your life’s lessons, values, hopes, and dreams for the future. Recording these thoughts with the intent to share them with your loved ones is called an “ethical will.” Though not a legal document, an ethical will can help you to put your life into perspective and share your future hopes and dreams.

Suggested conversation starters:

I’m most proud of having done

________________________________________________________________________________________

The most powerful lessons I have learned so far are

________________________________________________________________________________________

My goals for the future are to

________________________________________________________________________________________

I plan to do these things by

________________________________________________________________________________________
Day-To-Day Considerations:

Where you wish to live

Consider whether or not your current home is the best place for you over time, such as if you live in a two-story home, it might be important to have a bathroom and bedroom on the first floor. There may be hazards such as dim lighting or narrow doorways that, if addressed, may make it easier to get around. Think about the size of your home and the required upkeep, along with any changes that can be made to suit you better as your needs may change. Also, consider whether you will have the option to live with other family members or friends if help is needed.

Suggested conversation starters:

I do/do not want to stay in my current home because

My home may need modifications in order for me to stay over time such as

Living in another place, such as an apartment or senior community may be more appropriate for my needs because

If I cannot live safe alone, I would like to live with

Key contacts and important information

Key contacts include family members and friends, medical professionals, insurance agents, financial planners, accountants, and lawyers who should be notified if you need care. Think about a secure location to keep the important documents associated with these individuals, such as a safe place in your bedroom or home office, and then tell a trusted person where to find them. You may also want to put a list of important telephone numbers and email addresses in a central location, like the refrigerator, and be sure to keep them up-to-date.

Suggested conversation starters:

I have put together a list of key contacts that includes the following people

I have compiled copies of the following important legal, medical, and financial documents

These important documents can be found in
**Health and Well-Being:**

### 5 A nutritious diet

Ensuring that you have access to nutritious food – whether from grocery stores and nearby restaurants or neighbors, friends, and family – is important. Consider how often you cook for yourself, eat out, or order-in, and how your access to healthy meals might be affected if you could not easily leave your house for a period of time. Look into the availability of programs that can help, such as home-delivery for meals and groceries. Consider people on your list of key contacts described above who could help with this task.

**Suggested conversation starters:**

If I could not leave my house, I would get groceries or regular meals by

_____________________________________________

Local programs and services available for food and groceries are

_____________________________________________

Family members, friends, and neighbors who could help me get regular meals are

_____________________________________________

### 6 Maintaining your all-around health

Being “healthy” encompasses more than managing a medical diagnosis. It also includes your emotional health and social activities, which can affect your ability to do the things you enjoy most. So while it is important to keep regular check-ups with your physician and to track your medications – both prescription and over-the-counter – think also about physical and social activities that you would like to continue doing over time.

**Suggested conversation starters:**

My main doctor who knows the most about me is

_____________________________________________

The last time I had a physical examination was

_____________________________________________

I need to... (*make appointments for the following medical tests...*) or (*monitor the following conditions...*) or (*take the following medications*)

_____________________________________________

My favorite physical and social activities are

_____________________________________________

One step I could take to become healthier is

_____________________________________________

If I need someone to talk to, I can call

_____________________________________________
Health Care Decisions:

A surrogate decision-maker

It is important to identify a person you trust for the role of making medical decisions on your behalf in case you are not able to do so. Through a legal document known as a Durable Power of Attorney for Healthcare Decisions, you can designate this person to make health care decisions on your behalf should the need arise. Talk to the person that you designate for this role. Ask them if they are comfortable with the responsibility, and then let them know your wishes for health care. Let others know that you have chosen that person to be the “point person” for your health care decisions.

Suggested conversation starters:

If I am unable to make important health care decisions on my own, I would like you to make them on my behalf because

I have completed a Durable Power of Attorney for Health Care Decisions and here is a copy for you. I have my own copy saved in this location

Let me share with you the health care decisions that are important to me if I cannot make them on my own... (see below for more on this topic)

Determine the care that you want for yourself

Most people have thought about what they would want for treatment if they have a medical emergency. Consider preparing a living will, also known as an advance directive, which is a legal document to state your wishes regarding the care you desire if you cannot communicate these decisions. This is your opportunity to decide on maintaining a certain level of comfort while also considering the degree of medical intervention that is important to you. Other legal documents that can help express your desires are a Physician's Orders for Life Sustaining Treatment form, also known as a POLST form, or the Five Wishes form, which can help medical professionals honor your preferred health care decisions. Find out which of these is recognized where you live as a legally binding document. Be sure to share it with your surrogate decision-maker as described above.

Suggested conversation starters:

If I have a medical emergency, it is important to me that

I would like your help to complete a document that makes these wishes known in case I am ever unable to communicate my own health care decisions. I understand there are different legal forms depending on where I live. Can you help me with finding the right one?

Can you help me fill out a... (advance directive, POLST, Five Wishes) document so that my wishes are known?
Many communities have services that help people who have chronic illness or disability to meet their personal or health needs on a daily basis. Often called “long-term services and supports,” this kind of help can assist people with daily activities, such as dressing, bathing, and cooking. Round-the-clock care and nursing homes are also part of this spectrum of help, but come at a significant cost and are NOT covered by Medicare. Start with your local Area Agency on Aging, which provides information about and coordinates community services for seniors and adults with disabilities. Also consider whether purchasing a long-term care insurance policy is right for you given your budget and the cost of care. Know your options to address your care needs should the situation arise that you someday need this kind of support.

Suggested conversation starters:

For expert advice with care planning, I can talk with ____________________________

My local Area Agency on Aging informs me of the following options ____________________________

I have determined that purchasing a long-term care insurance policy is or is not the right product for me because ____________________________

Think about what it would cost to maintain your current standard of living if you need expensive long-term services and supports. It is important to understand your assets and income, current debt, spending habits, available liquid assets, and plans to cover the costs for medical and daily personal assistance. Also consider how you would like to distribute your assets, such as support for your grandchildren or a bequest to a worthwhile charity if you are able to do so. Share these intentions with those closest to you, and discuss how you plan to reach these objectives.

Suggested conversation starters:

The money I have saved for health care and daily living support is ____________________________

My monthly income is ____________________________

The money I spend each month is ____________________________

My debt is ____________________________

My will or testament dictates the following ____________________________
These conversation starters can help guide you through the process of being prepared for future needs as you grow older. They can also help prevent you and your loved ones from having to make hasty decisions in a time of crisis. Thinking about your wishes and communicating them to your loved ones, health care providers, and other appropriate professionals is an important step towards aging with dignity and independence.

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