

"What Would Happen to My Spouse if Something Happens to Me?"

If you're a family caregiver without a backup plan, you're not alone—many caregivers handle everything themselves. You might feel no one else is qualified to care for your spouse, struggle to ask for help, or face resistance from your spouse themselves. But life is unpredictable, and having a plan in place ensures they're safe, secure and supported no matter what.

Try this if you can't picture a backup plan

As difficult as it may be to imagine someone else providing care, a backup plan is far preferable to your spouse being left alone, should something happen to you. Ask yourself, "What would I want to happen if I were suddenly gone?" It's not a pleasant thought, but we've found when we ask caregivers this question, it can jumpstart their ability to come up with solutions.

First things first: identify your backup caregiver

Think about who might be the most likely person to help if you needed it. Talk with them about what you might need and their willingness to step in. You can also look into hiring a homecare agency. A mix of friends, family, and homecare agencies may be a more realistic care team option than relying on a single individual.

Create a resource to support your backup

Next, create an emergency how-to guide for anyone filling in for you. This could be printouts in a binder or an online spreadsheet containing all care information in one place. It should include a list of key contacts, health conditions, medications, explanation of the daily routine, standing appointments, activities and favorite tv shows, games, foods, etc.

A critical to-do list

Steps you take now—from online, phone and in-person research to booking contingency arrangements—will help everyone, should the need for backup arise. For the full "To-Do" list, visit our "<u>What If Something Happens to Me?</u>" guide.

- If your spouse qualifies for Medicaid, apply now.
- Before it's needed, contact local home care agencies and assisted living facilities about eligibility and wait time for in-home care.
- Have legal papers in order and easy to find. See "<u>Smart Caregiving: Legal and Financial</u> <u>Planning</u>" and our "<u>Where to Find My Important Papers</u>" worksheet.
- Visit our "<u>Services by State</u>" page to find your Area Agency on Aging to explore resources for emergency care, daily check-ins, meals, transportation and medication management.
- Register your spouse as a vulnerable person with local police, and let trusted neighbors, friends and family know as well.
- Keep "In Case of Emergency" info in your phone and on the refrigerator. Say, "I'm a caregiver to someone incapacitated. If something happens to me, please contact _____, who will know how to help them."



FCA offers free, expert family caregiving support

<u>Register with CareNav®</u> for access to free guides, webinars and live events related to your caregiving needs. <u>Visit our "Services by State" page</u> to discover state and local caregiving resources.