

The Caregiver Handbook

By [Matt Knee](#)

[Introduction](#)
[The Basics](#)
[The Contacts](#)
[Navigating the US Healthcare System](#)
[The Finances](#)
[The Legal Stuff](#)
[The Caregiver Organizer](#)
 [The Routines](#)
 [Basic Info and Contacts](#)
 [The Rules](#)
[Resources](#)

Introduction

When you find yourself caring for an elderly family member, a friend or a neighbor, there is not a lot of simple guidance on the best way to manage things and make it easier. This can be especially difficult if the person lives on their own or is not nearby. This is a very brief handbook that will guide you through what you need to know and at the end is a simple organizer you can print (or copy digitally as a file you can keep on your computer or phone).

Most of this handbook is dedicated to giving you what you need to know and organizing the information and checklists that you will need in one simple place.

For now just print or make a digital copy of the organizer and you can fill it out as you go through the handbook. **If you are viewing this online, go to “File -> Make a Copy” or “File -> Download” to get your own copy that you can freely edit.**

The Basics

Perhaps you just were given the responsibility of caring for someone or have been doing it for a while. This section is to simply get the basics down.

If the person just went into the hospital or other facility, here are the first priorities:

1. Make sure the person is being cared for properly. Sometimes they don't bother to even bathe them or an IV has fallen out, etc.
2. Review their meds especially because as we'll go over later, many times doctors don't communicate with each other.
3. Write down the nurse(s) and doctor's name and what the doctor says because you will forget it and you will probably need to double check things later.
4. Notify the person's friends, family, work, etc. (see next section)

5. Review their household: bills, packages, and prioritize any utility or insurance policy bills. Bring what they need to the hospital: chargers, devices, paperwork, books, snacks, medications, keys to house and vehicles, wallet/purse etc.

The most important data you will add to your organizer below is the following, because it will be asked for over and over:

- Full legal name
- Full Address
- Social Security Number
- Policy or Member #'s for health insurance or Medicare
- PIN's and passwords for services like banks, utilities, etc.

The Contacts

Obviously people should be informed if this is an emergency. You want to make a list of contacts (and add them to your phone) to make it easy to coordinate and keep people updated. A simple group text is a lifesaver for keeping people in the loop without having to make 10 separate phone calls each day. Also many people have business or other interests besides family that need to be kept in the loop.

Navigating the US Healthcare System

I don't know who thinks the US healthcare system is "first world" because that has certainly not been my experience (or several others I know). In fact, I think the system is terrible, even in tier 1 cities. Providers don't communicate with patients, their family or themselves (or even the next shift), medications are not aligned from provider to provider, the nurses and staff are so overworked they don't seem to care anymore, the left arm doesn't know what the right arm is doing.

So it's important to do the following:

1. As mentioned above, make sure the person is actually being cared for. We've had family members neglected on the basics like bathing, IV's fallen out, medication found untaken on a tray, etc. Try not to be rude to the staff who are usually overworked - you don't want to create an enemy among the people caring for your loved one.
2. Write down all the names of the people you interact with and their contact information if you can get it. There will be many doctors, physician assistants, nurses, therapists, hospitalists, etc. and it will get confusing fast. This also shows the staff that you're paying attention and creates a subtle reminder that you now have a name for accountability.
3. Unfortunately, due to cost-cutting and staffing issues, you or the patient will rarely see an actual doctor, mostly nurses, nurse practitioners or physician assistants. Get used to this and keep a list of questions when you do see any medical staff or a real doctor.

4. It's very important to review all the patient's current medications and therapies (like oxygen) with the doctor. They will usually have a list in their system but you can make your own list, too. We've found multiple cases where medications are not only unnecessary, *they're actually counteracting each other*. We've found oxygen machines at way too low of a setting.
5. When you do talk to the staff or doctor, be clear and be brief. And remember to write everything down that is important to know.
6. Doctors and nurses typically dislike being double-checked but doctors are wrong - a lot! They kill tens of thousands of people a year accidentally so if you want to search online for the loved ones' conditions, their medications, their proposed course of treatment and more I highly recommend doing that as we've found many issues in the past. Just be polite when you bring it up to the doctor "a nurse friend mentioned XYZ might not be the best in this case because..."
7. Medication management: most people with health issues will be on many medications and managing that can be difficult. First, see point #4 above about making sure all the medications are correct. Then you will want to [buy a pill organizer](#) (I like [this one](#) because it is clear and has AM/PM sections clearly labeled) and create a list and weekly checklist to prepare the medications (see below) so they can be taken simply - without outside assistance if you can set it up right. This will save a **ton** of work and worry.
8. If the person is unable to care for themselves but not able to stay in a facility, the next step is to get home care or assisted living. There is more on this in the Resources section.

The Finances

If the person you are caring for will not recover quickly or ever, it's very important to get their finances in order. Not only for their peace of mind but also to prevent things like utilities being cut off, going to collections or a canceled life insurance policy (this happened to a loved one).

1. Collect all their mail and organize it. Set a reminder to check their mail weekly (see the checklist below).
2. Put all their account information in the Organizer so you have them in one place. Eventually a spreadsheet (there is one linked below) will be more appropriate to track everything but for now at least get a list of bank accounts, properties, utilities, investments, insurance, deeds/titles, taxes, safety deposit box numbers and location, etc. in one place.
3. Depending on the level of trust, they may want you to have logins to these accounts, PIN's, passwords and secret questions. Put them all in one place and make sure to keep it safe.
4. Even if you don't have access, most companies/vendors will allow you to make a one-time payment via phone or internet without knowing their password, PIN, etc.
5. Again, the important thing here is to make sure they don't fall behind on important payments, their mail is being checked and finances are secure. This will be very relaxing to them and will make your life dramatically easier.

6. Depending on your technical fluency, you may want to set all these accounts to paperless and have them sent to either your email or your loved one's email that you have access to. This cuts down on mail dramatically and makes managing things much easier.
7. They will get a lot of insurance and hospital bills, notifications, etc. Keep them all in the same place (folder) and don't pay all bills right away, you can negotiate with the hospital and insurance company later. They won't be due for a while so just keep them organized for now.
8. When there is time, review their banking, investment and life insurance accounts with them to make sure they have a beneficiary or the correct beneficiary (many people have an ex-wife, ex-husband or someone who is deceased listed).

The Legal Stuff

Unfortunately, due to HIPAA and other laws, doing even simple things in the healthcare system has been made frustratingly complex. Also, many people have not done the work of "preparing for the end" which really puts the stress on their loved ones to organize things like healthcare directives, a will or a trust.

1. Probably the most important document is the **advance health care directive**. [You can download a simple one online](#) or the loved one may already have one. This will specify things like end of life care, if they want to be resuscitated if they go into a medical emergency, coma, etc. If they don't have one and are cognizant, it's important to get them to sign one.
2. The **Healthcare Power of Attorney** is the next step where power over healthcare decisions is given to someone else and allows the caregiver to manage many aspects of the care including communicating with doctors, deciding on care, dealing with insurance and more. This is the question you will be asked most frequently when trying to help your loved one make healthcare decisions in a hospital or doctor's office: "Do you have Power of Attorney for this person?" When you can say "yes" it gives you the golden ticket to being able to help your loved one.
3. The full **Power of Attorney** is important if the person is not really cognizant or mobile. It's powerful, **so should only be given to someone the person absolutely trusts**. This will allow the caregiver to do almost everything on their behalf including making decisions on healthcare, finances, managing money, writing checks, etc. NOTE: The proper way to sign documents and checks as a power of attorney is for the POA holder to sign "Person Name by Your Name" then adding "POA" or "Power of Attorney" afterwards. Example: "Dave Smith by John Smith, POA"
4. If you have any of the documents above, it's important you scan it and keep it with you. You can show it to doctors, you can send it to health insurance companies (importantly, allowing you to call them and coordinate meds, appointments, etc.) and even banks, etc.
5. If the loved one is nearing the end of life, it's important that they have a will or trust if there are significant assets. Hopefully they are cognizant enough to set one up. If they

are, you will want to work with them to get at least a basic one online or have an attorney do it if you or they can afford that. See the Resources section below for help.

The Caregiver Organizer

Print the rest of this document. You can also [click here to get a spreadsheet](#) for tracking all accounts, property, logins, etc..

The Routines

Taking care of another person can be challenging, especially if they don't fully have mobility or their mental faculties. The absolute number one way to make this easier for you and for them is to set up a few simple routines with the goal of simplifying their life. Taking care of people with a lot of bills, properties or correspondence can quickly become a full-time job. What you want to do is optimize and streamline things to make things easier for you and thus the person you are caring for.

Initial Setup:

- ☐ As mentioned above, make sure their medication list is correct and get them a [pill organizer](#), we'll do medications weekly in the checklist below.
- ☐ Go through their mail and paperwork. As mentioned above, set them up for mail forwarding or paperless sent to your or their email.
- ☐ Get access to their cell phone and email, perhaps set up an autoresponder to inform others of the situation. If they don't have an email, get them one or use yours, this will make your life easier as many organizations require this to create a login, get a password reset, etc.
- ☐ Consider putting all their bills on autopay and paperless and send them to the email account. If you can't access, you can usually make a one time payment for them without knowing passwords or PINs, etc.
- ☐ Clean their house or living area if necessary, especially if the person is now a fall risk. This will make it easier for you to keep things organized and more pleasant for them if/when they return.
- ☐ The Rules. One thing that's been a lifesaver for me has been a 1-page document called "The Rules" that I created to accomplish several things: It's a central source of truth that the loved one can always look at and know what's going on, what medications to take, what their next appointment is and any contacts or other helpful information. Create this document digitally with any software because you will be updating it and printing it regularly. Put it in a sheet protector and tape it to someplace they will see it, kitchen cabinet, etc. Use highlights for anything important.
- ☐ If you're not taking care of them in-house directly, consider setting up home care, home emergency monitoring like "Life Alert", home cameras like Ring that you or others can access from an app. See Resources below.

- ☐ Consider setting up services for cleaning, food delivery, anything they can afford that will make your life and theirs easier.
- ☐ Modern technology can be confusing, especially to elders, consider getting them a “simple phone” or “simple remote” so they will be less confused. You can add instructions, for example, turning the TV on to The Rules. See the Resources section.

After you’ve done the work of setting everything up above, the Weekly Checklist should be dramatically easier than trying to manage all of this chaos with no system.

Weekly Checklist (add your own items if necessary):

- ☐ Check the calendar for any upcoming appointments
- ☐ The Rules: are there any medication changes or new appointments? Update and print a new copy.
- ☐ Follow The Rules and organize their medications in the pill organizer. Make sure you know what pills they’ve already taken for the day so they don’t “double up.”
- ☐ Collect their mail (if you haven’t forwarded it or made it paperless to their or your email) and process any necessary payments, etc.
- ☐ Run errands if necessary.

Basic Info and Contacts

Full Legal Name (as shown on birth certificate):

Birthday:

Home address:

Email:

Social Security Number:

Health Insurance Policy or Member #:

Basics checklist:

- ☐ Person is being properly cared for (being bathed, proper medications, etc.)
- ☐ Review medications with the doctor.
- ☐ Notify all contacts of the situation.
- ☐ Collect mail and bills; consider getting access to email.
- ☐ Has a signed healthcare directive. Location: _____
- ☐ Has a signed Power of Attorney (if necessary). Location: _____
- ☐ Has an up-to-date will or trust. Location: _____
- ☐ Banking, investment and life insurance accounts have the proper beneficiaries.

Contacts (adding to your phone is ideal for quick access):

Primary Doctor:

Other Doctors or Nurses:

Other Doctors or Nurses:

Hospital:

Pharmacy (and address):

Health Insurance Provider:

Attorney:

Accountant or Tax advisor:

Friends, Family, Others: _____

Bills and Utilities (put logins and passwords too if necessary; make this into a spreadsheet when you have time so you can add account numbers, etc.):

Bank and PIN #:

Electricity:

Gas:

Phone:

Cell Phone:

Sewer:

Investments:

Life Insurance:

The Rules

1. You had a stroke on July 1, 2023 and are being cared for by _____ whose phone # is: _____
2. All you need to do each day is review this document and make sure to take your medications properly.

Medications:

1. Take your AM pills every day when you wake and PM pills with dinner.
2. Use the pill organizer in the kitchen. It will be filled properly each week.
3. AM: Pill Organizer box labeled "AM"
 - a. Carvedilol 3.125mg
 - b. Losartan 25mg
 - c. Baby aspirin 81mg (otc)
4. PM: Pill Organizer box labeled "PM"
 - a. Carvedilol 3.125mg
 - b. Rosuvastatin (2 pills) 10mg each
 - c. Magnesium Glycinate (2 pills)

Upcoming Appointments (I will drive you to these):

1. Naomi Smith (physical therapist): 1/24 at 2pm at your house
2. Dr Lee (cardiologist): 2/4 at 9am (arrive by 8:45am)
3. Dr Jones (primary care physician): 3/1 at 3pm (arrive by 2:45pm)

Contacts and Information:

Your Address:

Your Phone #:

Doctor Phone # - your Healthcare Member ID is _____:

Nurse Hotline:

Family:

Family:

Friend:

Neighbor:

Reminders & Homework:

1. No physically demanding tasks, driving or exercise until the doctor clears it.
2. There is food in your freezer and refrigerator or call me and I will order delivery.
3. To turn on the TV press the "Power" button on the remote on your living room table, then "Input" to switch from cable to DVD.
4. Take your blood pressure every day in the afternoon and write it on the log on your kitchen counter.
5. You are waiting for a call from the neurologist, they should call this week but I will follow up if not.

Resources

1. [Spreadsheet](#) to track accounts, account #'s, logins, property, etc.
2. Free healthcare directives for each state:
<https://www.aarp.org/caregiving/financial-legal/free-printable-advance-directives/>
3. Power of Attorney forms: <https://powerofattorney.com/>
4. Set up a Will: <https://www.freewill.com/> or find an estate lawyer near you:
<https://lawyers.findlaw.com/>
5. Set up a Trust: <https://www.freewill.com/revocable-living-trusts> or find an estate lawyer near you: <https://lawyers.findlaw.com/>
6. Apps: there are many phone/tablet apps to help caregivers. Search online or start here:
<https://www.aplaceformom.com/caregiver-resources/articles/family-caregiver-apps>
7. Simple devices for seniors:
 - a. [Simple Remote](#) (or search on Amazon for others)
 - b. [Simple Phones](#)
 - c. [Remote Cameras](#)
8. Medical Alert Systems: like the famous “Life Alert”, there are many of these on the market now: <https://www.ncoa.org/adviser/medical-alert-systems/life-alert-review/>
9. NOTE: Always do an internet search for the facilities and doctors, etc. you are looking at to check their reviews.
10. What Medicare covers for Home Care:
<https://www.medicare.gov/coverage/home-health-services> - make sure to ask your health insurance provider what they cover as well.
11. Find Home Care Providers: <https://www.accreditedhomehealthcare.directory/>
12. What Medicare covers for Nursing Homes:
<https://www.medicare.gov/coverage/nursing-home-care> - make sure to ask your health insurance provider what they cover as well.
13. Nursing Home rankings and database:
<https://www.medicare.gov/care-compare/?providerType=NursingHome>
14. Nursing Home laws by state:
<https://www.findlaw.com/injury/torts-and-personal-injuries/nursing-home-laws-by-state.html>
15. Aging and Disability Advocates: <https://acl.gov/help/aging-and-disability-advocates> and search for “elderly advocates near me” online too.

Credits:

This handbook was written by Matt Knee (with much appreciated help from his wife Amanda and friend Dan Glavin) who helps businesses and individuals systemize and get organized. Learn more at <https://www.mattknee.com> and consider subscribing to the newsletter at <https://www.mattknee.com/newsletter/> to get helpful information like this in your inbox. If you have any feedback on this guide, please email me at <https://www.mattknee.com/contact/>