THRIVING SENIOR

Helping seniors live better, one tip at a time

Caregiver Resource Guide

The support that actually helps when you're caring for a parent

☐ Contact your local Area Agency on Aging

Visit eldercare.acl.gov or call 1-800-677-1116 to find your local agency. Ask specifically about grants, caregiver support programs, and in-home services available in your county. Many families qualify for free or low-cost assistance they never knew existed. Do this call even if you think you earn too much — eligibility criteria vary widely.

☐ Schedule a free Medicare benefits review

Call 1-800-MEDICARE or visit medicare.gov to understand exactly what home health, hospice, and medical equipment benefits your parent currently qualifies for. Ask about the Annual Wellness Visit, which is free under Medicare and can help establish a care baseline. Knowing what is covered prevents you from paying out of pocket for services Medicare should provide.

☐ Confirm Social Security and disability benefits are correct

Call the Social Security Administration at 1-800-772-1213 or create an account at ssa.gov to review your parent's current benefit amounts and history. Confirm direct deposit information is accurate and that no unauthorized changes have been made. This call also lets you understand survivor benefits and Supplemental Security Income eligibility if applicable.

☐ Research adult day programs in your area

Ask your local Area Agency on Aging or your parent's primary care physician for referrals to licensed adult day programs. Visit at least two programs in person before enrolling. Ask about sliding-scale fees, transportation assistance, and whether the program accepts Medicaid. Adult day programs provide critical respite and social connection simultaneously.

☐ Set up a respite care plan before you need one

Identify at least two respite care options now — an in-home agency and a short-term facility — before a crisis forces the decision. Ask each provider about their licensing, staff-to-client ratios, and emergency protocols. Having a vetted plan in place means that when you need a break or face a personal emergency, care can be arranged quickly and safely.

☐ Review caregiving expenses with a tax professional

Gather receipts for medical equipment, prescription costs, home modifications for safety, transportation to appointments, and any in-home care you have paid for out of pocket. A tax professional experienced in elder care can determine whether your parent qualifies as your dependent and which expenses may be deductible. Do not file without this review — the savings can be substantial.

☐ Establish or verify legal documents are in place

Confirm your parent has a current durable power of attorney, healthcare proxy or medical power of attorney, and an advance directive or living will. If these documents do not exist, consult an elder law attorney. Contact your local bar association for referrals or ask your Area Agency on Aging about low-cost legal services for older adults in your community.

☐ Find and join a caregiver support group

Ask your parent's doctor, your local hospital, or your Area Agency on Aging to recommend a caregiver support group. The Caregiver Action Network and the Alzheimer's Association both facilitate local and virtual groups. Attending even once a month reduces isolation and connects you to practical advice from people who genuinely understand your situation. Look for both in-person and online options to find what fits your schedule.

☐ Check your employer's Employee Assistance Program

Contact your HR department and ask specifically what your EAP covers for caregivers. Many programs offer free counseling sessions, legal consultations, financial coaching, and caregiver referral services at no cost to you. These benefits frequently go unused because employees are not aware of them. Take advantage of this resource — you have already paid for it through your employment.

☐ Review FMLA and state leave options if you are employed

The Family and Medical Leave Act allows up to 12 weeks of unpaid, job-protected leave per year to care for a parent with a serious health condition if you work for a covered employer. Contact your HR department to understand your eligibility and the documentation required. Also check whether your state has a paid family leave program, as many states have significantly expanded these benefits in recent years.

☐ Schedule and keep your own medical appointments

Make a list of any medical appointments you have been postponing for yourself and schedule at least one this week. Caregivers have measurably higher rates of unmanaged chronic conditions than the general population, largely because they delay their own care. Treating your health as non-negotiable is not selfishness — it is what allows you to remain a reliable caregiver over the long term.

☐ Set up a basic self-care routine you can actually keep

Choose three specific, small self-care commitments: a consistent sleep schedule, a brief daily walk or movement practice, and one weekly activity unrelated to caregiving. Write these down and treat them as appointments. Research shows that consistent small habits provide more sustained protection against burnout than occasional large efforts. Accountability to a friend or support group member increases follow-through significantly.

☐ Report suspected elder financial exploitation immediately

If you notice unauthorized transactions, suspicious new relationships with your parent, or pressure on them to change financial documents, act quickly. Report financial scams and fraud to the FTC at ftc.gov or by calling 877-382-4357. For suspected elder abuse or exploitation, contact your state's Adult Protective Services. Early reporting dramatically increases the chance of financial recovery and legal accountability.

What to Do Next

Work through this checklist one item at a time, starting with the contacts that address your most pressing need today — whether that is respite care, financial relief, or your own overdue medical appointment. Share this guide with any siblings or family members who are involved in your parent's care, and revisit the list every six months as your parent's needs and your own circumstances change. You are not meant to do this alone, and the resources in this guide exist precisely because so many families have stood exactly where you are standing now.

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