

FAIR Health Financial Well-Being Checklist

For Patients with Alzheimer's Disease

If you have Alzheimer's disease, you can use this checklist to plan for the costs of care. Talk about these steps with your family caregivers. Additional copies of this checklist may be downloaded and printed from FAIRHealthOlderAdults.org

Plan Ahead of Time

- Check your legal and financial papers.
 - Talk about what matters to you with your family members. This can help avoid confusion or issues in the future.
 - Check with an elder care or estate planning lawyer to share your wishes for the future. See if your area has a legal aid clinic for free or low-cost help. You can also figure out who will make decisions on your behalf. Take a look at our article on [Healthcare Proxies and Advance Healthcare Directives](#).
- Plan your care.
 - Speak with your healthcare provider, family and caregivers about what matters to you.
 - To learn more about care and treatments for Alzheimer's disease and related costs, use our [shared decision-making tool]. You can use it to talk about the options with your healthcare provider.

Understand Your Insurance Coverage

- Check your current health plan to see if it covers Alzheimer's disease treatment and long-term care.
 - Find out if you can get Medicare, Medicaid or both. Know what items these programs cover.
 - Coverage for long-term care may differ between Original Medicare and Medicare Advantage plans. Refer to [What You Need to Know about Medicare](#) and Medicare.gov for more information.
 - If you need more coverage, look at additional insurance policies, such as Medigap.
 - Check out [FH® Insurance Basics](#) to learn about how to choose a health plan and healthcare provider.

Review Long-Term Care Options

- Long-term care is help that people get every day. They may need it due to age, illness or disability. This help can include nursing homes, in-home care and other care like physical therapy or special medicine treatments. .
- Research costs and options for different long-term care services. .
 - Think about the pros, cons and costs of in-home care services.
 - Explore adult day care programs as these may be less costly.
 - Look into respite care options to give your caregivers breaks.
 - Read our Insurance Basics articles on [Managing Costs of Long-Term Care](#) and [Managing Costs for Day Programs](#).

The decision aids are not meant to be medical advice, diagnosis or treatment. They are meant to offer information to help you take part in shared decision making with health professionals. The clinical options in the decision aids should be discussed with your health professional, as each patient's condition will vary.

Review Medicine Costs

- Review your medicines with your healthcare provider. Discuss options to save on costs. You can:
 - Ask if there are generic medicines available.
 - Use a drugstore that sends medicine by mail.
 - Apply to drug assistance programs for discounts.

Create a Budget Plan and Review It Often

- Calculate and plan for your healthcare costs. You can create a budget on a monthly or yearly basis.
 - Use the [FH® Total Treatment Cost Tool](#) to estimate your yearly costs of care. You can do this for different health issues or procedures.
 - Use the [FAIR Health Shared Decision-Making Tool](#) for Alzheimer's disease to understand costs for different treatment options.
 - Use [FH® Medical Lookup Cost Tool](#) to estimate your costs for other medical conditions and procedures.
 - Use the [FH® Dental Cost Lookup Tool](#) to estimate your costs for dental care.
- Plan a budget for personal spending. You can do so on a monthly or yearly basis.
 - Calculate your costs for housing, bills, transportation, food, personal care and household items.
 - It may help to track spending or use budgeting tools on your mobile device or another method.
- Regularly look at and change your budget and financial plans as needed
 - Keep up with changes in your insurance policies and healthcare rules.
 - Use [FH Medical Cost Lookup Tool](#) to negotiate costs with your provider.
 - Keep talking to your family caregivers, healthcare professionals and financial advisors.
 - Keep receipts and detailed records of all medical costs for tax purposes.
 - Check with a tax expert about possible deductions related to medical care, home changes and caregiving.

Find Support Services and Resources

- Look into organizations that can help. [Alzheimers.gov](#), [Alzheimer's Association](#) and [Alzheimer's Foundation of America](#) offer useful information.
 - Join support groups for emotional support and advice.
 - Use community services like meal delivery and rides to medical appointments.
- Find out if you can get Social Security Disability Insurance (SSDI) and explore Veterans Affairs (VA) benefits.
- Visit [FAIR Health for Older Adults](#) to learn more about shared decision making. You can download the digital [Toolkit for Healthy Aging](#) and see a list of helpful resources. You can also print out this toolkit.

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Other Resources

- [Eldercare Locator](#) is a nationwide service that helps older Americans and their caregivers. They provide local support, such as meals, home care or transportation.
- [Community Resource Finder](#) was created by [AARP](#) (formerly the American Association of Retired Persons) and the [Alzheimer's Association](#). It lists Alzheimer's disease and dementia resources, community programs, medical services and long-term care options in your area.
- [BrightFocus Foundation](#) supports research and teaches people about Alzheimer's disease, glaucoma and macular degeneration.
- [CaringKind](#) offers many types of services and programs to people with Alzheimer's disease/dementia and their caregivers/care partners in New York City.
- [Dementia Action Alliance](#) helps people learn about dementia through education, giving support and sharing information.