THE CAREGIVER'S CHEAT SHEET TO:

The Must-Have Paperwork When You're Caring for Someone

("It must be somewhere in this drawer" is never helpful.)

When you're caring for someone, certain paperwork comes with the territory—medical, financial, insurance, legal, all of it. Here's your checklist so nothing important falls through the cracks.

First: Make Sure These Exist

Some of the most important paperwork isn't something you can just go find in a drawer. **These documents may need to be created, signed, witnessed, notarized, or completed with an attorney.**

- [ ] **Healthcare power of attorney / healthcare proxy**
  Names the person who can make healthcare decisions if they can't themselves.
- [ ] **Financial power of attorney**
  Gives someone legal authority to handle financial matters on their behalf.
- [ ] **Advance directive / living will**
  Puts their wishes for medical care in writing.
- [ ] **HIPAA authorization**
  Allows designated people to receive and discuss their health information with healthcare providers.
- [ ] **Trust documents**
  If they have or need a trust as part of their estate plan.
- [ ] **Will**
  Spells out what should happen to their property and belongings after they die.

One important note: Having these documents isn't enough if nobody knows where they are. **Make sure the right people know what exists and how to access it.**

Next: Get Your Hands on These

You may not need a folder full of originals. But you should know **what exists, where it is, and how to access the information when you need it.**

- [ ] **Health insurance cards**
  Copies of Medicare, Medicaid, private insurance, prescription drug and/or supplemental insurance cards.
- [ ] **Bank + financial account information**
  Know where they bank and what checking, savings, investment and retirement accounts they have.
- [ ] **Doctors + other healthcare providers**
  Names and contact information for the people involved in their care.
- [ ] **Current medication list**
  Medication names, doses, prescribing doctors and pharmacy.
- [ ] **Income + benefits information**
  Social Security, pensions, retirement distributions, disability, veterans benefits and other regular income.
- [ ] **Regular bills + debts**
  Mortgage or rent, utilities, credit cards, loans, insurance, subscriptions—and what's on autopay.
- [ ] **Insurance policies**
  Life, home, auto, long-term care and other active policies.
- [ ] **Funeral or burial plans**
  Anything already arranged, prepaid or put in writing.
- [ ] **Property information**
  Deeds, mortgage information and records for other property they own.
- [ ] **Recent tax returns**
- [ ] **Important personal records**
  Birth certificate, Social Security card, marriage/divorce records, citizenship/immigration documents and military records.

Put It All in One Place

(Yes, this part is annoying. It's also weirdly satisfying when it's done.)

Give all this paperwork a home—a dedicated binder, folder, or secure digital folder. It may take a little time to pull together, but **sometimes that "well, look at me" feeling is underrated.**

‹ Notes Done

Oct 3 at 7:12 PM

Where Mom's paperwork lives

- Blue binder, hall closet, top shelf
- Originals in fireproof box (key in her desk)
- Scans in shared folder "Mom – Important"
- Told Marcus + Aunt Lina where it all is

Don't Forget the Digital Stuff

A lot of the information you may need now lives online—patient portals, bank accounts, insurance, benefits and more. **When possible, make sure you have your own authorized access rather than using someone else's login.** Depending on the account, that might mean being added as a proxy or authorized user, or having the right legal authority in place.

(Because "I have their password" doesn't mean you have permission.)