

## Tips for finding help as we get older

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*“Asking for help isn’t giving up; it’s refusing to give up”*

— Charlie Mackesy

If you notice someone in your family, a friend or even yourself will need some extra help this year to keep up with daily tasks, here are some ideas you can consider. Not everyone is amenable to accepting help, but it’s worth a try.

One hallmark of living safely on your own is the ability to manage medications. Having difficulty remembering to take medications and getting refills on time is a big indicator of needing assistance with this task. Both Asante Health System (541-789-4440) and Providence Medical Alert Service (541-732-5054) have Lifeline emergency response systems, including medication dispersers that automatically remind people when it’s time for medications. Although you can purchase these devices online, having local assistance makes this more appealing. Many MedAdvantage and other insurance plans might cover this expense.

Managing bills by paying them on time to avoid late fees is another daily task to consider. Many times, it means simply asking someone for help to avoid overdraft fees, missed due dates and other potential problems. It’s not always easy finding help with this monthly task, and you’ll want to be sure they’re a trusted professional. Here’s a reliable online business with a special offer that might be relevant for your needs.

SilverBills focuses on bill paying management and budgeting. They are recruiting caregivers of dementia patients to receive up to a free year of services, valued at over \$1,000. To contact them, see [silverbills.com](http://silverbills.com), email [NIHStudy@silverbills.com](mailto:NIHStudy@silverbills.com) or call 855-553-7330. They also accept clients who do not meet this criteria, charging a monthly fee.

If you prefer to locate a local professional bookkeeper to help with bill-paying duties, there are dozens available in the Medford/Ashland area. Inquire about their services for monthly bill management from your CPA, tax preparer or an estate planning lawyer. You can also look up “bookkeeper” here locally, but it’s always best to get a direct referral from a professional.

If you need help or wish to help another with their finances, you will need a power of attorney document. Having a power of attorney allows you to make some financial decisions for someone when they’re no longer able to do so. Although you can find and download these online, it’s really a much better plan to have a local lawyer create this document. Any local estate planning or elder law lawyer can help you with this.

Once you fill out the required POA form and have it notarized, print extra copies for your records and put them in a safe place. In addition, I always suggest you get this form into the hands of whatever agency, company or organization might need them later. It often takes up to two weeks for this to be

uploaded into their files. Then, when the needs arise, your agent, the person you appoint, can call that company and actually have immediate help.

It's important to note the POA document also is the most misused form for elder financial abuse. And, sad to say, it's often a family member who misuses this. Having it drawn up in the lawyer's office is a way to protect yourself from signing a form you might not totally understand or agree with.

Being legally prepared before you or a loved one becomes ill or incapacitated provides peace of mind. Come up with a plan to remain financially and medically safe and secure. It's a great relief knowing that everything is in order.