

# Planning for Life Transitions As We Age

**How to Start the Conversation**  
**Taking Charge of Your Health Care**  
**Housing**  
**Legal and Financial Matters**  
**Transition Planning Worksheet**

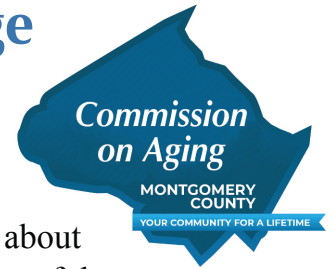


Commission on Aging, Montgomery County, Maryland  
[www.montgomerycountymd.gov/senior](http://www.montgomerycountymd.gov/senior)



# Planning for Life Transitions As We Age

## How to Start the Conversation



One of the greatest benefits you could give yourself and those who care about you is to plan for life transitions that can happen as we grow older. Some of these transitions may be related to changing housing, health, financial, or medical needs. By planning ahead, you can decide how you would want to be cared for should your situation change over time. Sharing this information with those you choose ensures that they will know your wishes and will have the information they will need to carry them out. And it allows you to make your plans in time of calm rather than during an unexpected emergency.

This document is part of a package of fact sheets you may want to consider: Financial and Legal matters, Health and Medical, and Housing, as well as a worksheet to help you plan. Each topic offers suggestions for planning as well as additional useful resources. The Commission on Aging's *Transitions Planning Worksheet* is available for your use at The Montgomery County Commission on Aging Website:  
[www.montgomerycountymd.gov/HHS-Program/ADS/COA/COAindex.html](http://www.montgomerycountymd.gov/HHS-Program/ADS/COA/COAindex.html)

### CONSIDER YOUR PREFERENCES: WHAT INFORMATION DO YOU WANT TO SHARE - AND WITH WHOM?

Consider first who you want to share your choices with--the person or people most likely to help you in later years. This might be a child or children, a close friend, or another trusted person in your life. Then decide what information you wish to provide for them. Consider topics such as:

- Medical/health status; long term care, and other insurance; death and dying wishes; funeral arrangements/preferences. Be sure to consider family, religious, cultural traditions that are important to you, as well as what is feasible for the designated person.
- Finances, including current and/or future housing considerations
- Important contact information: for example, your doctor, attorney, religious leader, the executor of your will.

It is especially important to identify and note the location of important contact information for health and financial and legal documents, as well as location of important and/or legal documents such as your will, a medical power of attorney, Medical Orders for Life Sustaining Treatment (known as MOLST), and Do Not Resuscitate orders (known as DNR). **The worksheet included with this resource may help you organize your approach to this topic.**



## WHEN IS THE BEST TIME TO START THE CONVERSATION?

A recent event that has happened to you, to a close friend or relative, or even a news event might spur you to start this conversation—or no reason at all! Look for a time, place, and a setting that is comfortable for all. This might be during a holiday, a cultural event, a birthday celebration, or another event where family and/or friends are gathered. This conversation can take place all at one time or in a series of discussions over time.

## HOW WILL YOU START THE CONVERSATION?

Think about ways to introduce the topic in a way that is comfortable for everyone. Here are some ideas that may work for you:

- I have important information I want to share with you about planning for my future.
- A specific event (or no event at all) has made me think this would be a good time to share this information with you.
- I want you to know my wishes about (list topics you are willing to discuss). Is there anything specifically you would like to know?
- My goal in sharing these concerns with you now is to reduce your burden for finding information when you need it in the future.

## FINALLY, THIS IS AN ONGOING CONVERSATION?

You have now opened the door to an important and ongoing conversation. Plan to review and discuss it over time as changes in your life occur. Legal help may be needed along the way. Remember, you do not have to cover everything all at once unless you choose to. If you prefer, you may start with information that seems most urgent to you and discuss other topics in later conversations over time.

For information on other important topics, such access to food, transportation, recreational activities, technology, and more, please call 240-777-3000, or visit the Montgomery County senior site: <https://www.montgomerycountymd.gov/senior>



# Planning for Life Transitions As We Age

## Housing

### Do I Move or Stay?



#### If You Decide To Move

If you decide it is time to consider moving from your current home, what are your choices? Some living options cost more than others. Check with your insurance and financial advisor. Along with cost, you will need to consider your ability to take care of your daily living needs and what type of help you might need in any new setting today or in the future.

**Downsizing** means moving into a smaller house, shared house, apartment, and/or one without stairs.

**Independent Living Communities** provide a little support for people who are generally independent.

#### Active Adult Communities (55+)

**Housing** offers amenities, such as meals, housekeeping services, and activities for older adults who are still working or retired.

#### Continuing Care Retirement

**Communities**, often referred to as Life Plan Communities, offer continuum of care with a guaranteed range of services, from independent living to nursing care.

**Assisted Living Communities** offer services such as meals, medication management, and help with daily living tasks such as bathing, dressing, eating.

**Group Homes** provide assisted living in a single-family home setting.

**Nursing Homes** provide skilled nursing care under direction of a physician.

#### If You Decide to Stay

**Stay as active and fit as possible!** You'll want to maintain your strength to climb stairs and move around your home.

**Make your home safer** by making changes such as adding a bathroom on the ground level, installing grab bars in the bathroom, or adding a wheelchair ramp. The County Permitting office provides a *Design for Life* incentive program intended to improve home accessibility through tax incentives.

**Get help.** While many older adults have help and support from unpaid family or friends, there are organizations that also can help with chores, personal care, meals, and transportation. The County provides an in-home aide services program for frail older adults and adults with disabilities to help them stay in their own homes. If you are an unpaid, primary caregiver for a frail older adult or adult with disabilities living in the same household, you may apply for a respite program for short-term relief that supports family caregivers.

**Reduce costs.** Home sharing can create monthly income for homeowners, and offer new affordable housing options for home seekers.

Montgomery County zoning laws now make it easier for families who want to be able to invite grandparents or adult children to live with them or to take in a renter to build accessible dwelling units (ADU).

**Technology.** Montgomery County aims to help all residents gain access to technology devices, training, and the internet. Explore assistive technology that can be a lifeline for health and safety and for staying connected to friends and family.



# Resources for Staying or Moving

## **Aging and Disability Services**

[www.montgomerycountymd.gov/senior](http://www.montgomerycountymd.gov/senior) Information for all local Montgomery County resources 240-777-3000

## **Montgomery County Family Caregiver Program**

[www.montgomerycountymd.gov/senior/caregiver.html](http://www.montgomerycountymd.gov/senior/caregiver.html)  
Assistance in accessing services, education and training.

## **The Arc Montgomery County Respite Care Program**

Short-term relief to support families caring for their loved ones at home. [www.thearcmontgomerycounty.org/what-we-do/respite/respite-seniors.html](http://www.thearcmontgomerycounty.org/what-we-do/respite/respite-seniors.html) 301-984-5777 x1204

## **Montgomery County Senior Housing Resources**

[www.montgomerycountymd.gov/senior/housing.html](http://www.montgomerycountymd.gov/senior/housing.html)

## **Rental property information resource: Montgomery County Dept. of Housing and Community Affairs provides options at:**

[www.montgomerycountymd.gov/RentalMarketplace](http://www.montgomerycountymd.gov/RentalMarketplace)

**Housing Opportunities Commission** provides subsidized rental housing for low-income Montgomery County residents. [www.hocmc.org](http://www.hocmc.org) 240-627-9400

## **Montgomery County Home Sharing Program**

A way for two unrelated people to agree to safely share a home, expenses, chores and even each other's company. [hiphomes.org/counseling-and-education/home-sharing/](http://hiphomes.org/counseling-and-education/home-sharing/) 301-85-SHARE

**The Senior Assisted Living Subsidy Program** helps qualified residents pay for care in Montgomery County assisted living facilities. 240-777-1138

## **Department of Housing and Community Affairs Accessory Dwelling Unit (ADUs)**

Dwelling units that the owner of the main one-family dwelling can locate on the home's lot. [www.montgomerycountymd.gov/dhca/housing/licensing/accessory.html](http://www.montgomerycountymd.gov/dhca/housing/licensing/accessory.html)

## **The Montgomery County Design for Life Incentive Program**

intended to improve accessibility through tax incentives. [www.montgomerycountymd.gov/design](http://www.montgomerycountymd.gov/design)

**Montgomery County Villages** are local, volunteer-led, organizations that aim to support older adults who choose to remain in their neighborhoods as they age fostering social connections through activities and events.

[www.MontgomeryCountyMD.gov/village](http://www.MontgomeryCountyMD.gov/village) 240-777-1231

**Transportation; Montgomery County** knows that access to transportation is critical in helping older adults get to Senior Centers and medical appointments. There are many free and subsidized options. 240-777-3000  
[www.montgomerycountymd.gov/senior/transportation.html](http://www.montgomerycountymd.gov/senior/transportation.html)

**Montgomery County In Home Aide Services Program** provides home care to older adults helping them remain in their own homes relieving caregivers and helping to prevent residents from having to move to care settings. 240-777-3000

## **Home and Community Based Services and Supports**

Maryland Department of Health provides community supports to enable older adults to live in their own homes. [www.montgomerycountymd.gov/HHS-Program/ADS/HomeCommBasedSvs.html](http://www.montgomerycountymd.gov/HHS-Program/ADS/HomeCommBasedSvs.html)

## **For help with Food Access and for County Food Assistance Supports, go to:**

[www.montgomerycountymd.gov/covid19/get-help/food.html#older-adults](http://www.montgomerycountymd.gov/covid19/get-help/food.html#older-adults)

**Montgomery County Recreation and the Senior Centers** have many ways for older adults to stay active and healthy. [www.montgomerycountymd.gov/rec/activitiesandprograms/seniors/](http://www.montgomerycountymd.gov/rec/activitiesandprograms/seniors/)

**Montgomery Connects** loans computers to County residents without computers in their homes.

[www.infomontgomery.org/montgomery-connects-computer-for-you-free-computers-for-residents/](http://www.infomontgomery.org/montgomery-connects-computer-for-you-free-computers-for-residents/)

**Senior Planet Montgomery** provides free tech training, classes, and tech support for County residents.

[www.seniorplanet.org/locations/montgomery-county/](http://www.seniorplanet.org/locations/montgomery-county/) 240 753-0676

## **Beacon Newspaper & Senior Resource Guide**

Directory of older adult housing options and service providers. Available online and in print at Public Libraries and Senior Centers.

[www.thebeaconnewspapers.com/resource-guide](http://www.thebeaconnewspapers.com/resource-guide)

## **The Positive Aging Sourcebook**

Information and articles about older adult services, service providers, and housing options.

[www.retirementlivingsourcebook.com/digital](http://www.retirementlivingsourcebook.com/digital)

**AARP Home Fit Guide** features smart ways to make a home comfortable, safe and a great fit for older adults.

[www.aarp.org/livable-communities/housing/info-2020/homefit-guide.html](http://www.aarp.org/livable-communities/housing/info-2020/homefit-guide.html)



# Planning for Life Transitions As We Age

## Taking Charge of Your Health Care



### Why Plan?

As we age, it is important to plan for healthcare and changing medical care needs that may occur over time. There are many practical steps you can take today to help you manage your health now and provide important information for others who may help with your medical needs in the future. The Commission on Aging's *Transition Planning Worksheet* is available for your use at The Montgomery County Commission on Aging Website: [www.montgomerycountymd.gov/HHS-Program/ADS/COA/COAindex.html](http://www.montgomerycountymd.gov/HHS-Program/ADS/COA/COAindex.html)

### Seek person-centered care.

As a patient, you will want to receive care in keeping with your preferences and your choices.

- Planning ahead allows you a say in your care
- Planning ahead decreases stress for you and your significant others
- Planning ahead helps healthcare providers know what you want

### Create a list of trusted providers, family, partner(s), and friends who understand your wishes and have agreed to help you.

Regular contact with a primary care provider may help you live a longer, healthier life. Connecting with appropriate healthcare providers can offer you information and services such as:

- Medicare-covered annual wellness visits and routine physical examinations
- Management and follow-up of acute (e.g., heart attack), chronic (e.g., high blood pressure) and psychological (e.g., anxiety and depression) conditions.
- Preventive care (e.g., fall prevention, vaccines, screening tests such as mammograms and colonoscopies)

### Keep records of your health status/medical conditions & relevant interventions:

- Your medical conditions (e.g., heart disease, diabetes, cancer, arthritis, sleep conditions)
- Vaccination record/status
- Your family health history
- A list of your medications and allergies
- Need for medical interventions (e.g., dialysis, infusion therapy, pacemaker, physical therapy)

### Know the type of health insurance you may have, such as:

- Medicare (traditional or Medicare Advantage)
- Medicare Part D (prescription drug coverage)
- Supplemental (also known as Secondary) health insurance
- Long term care Insurance
- Medicaid
- Related benefits, which may include:
  - In-home care eligibility and cost
  - Hospice benefit (end of life care)
  - Respite care (planned short-term relief for family or unpaid caregivers)

### Complete and distribute documents reflecting your End-of-Life choices, including:

- Identification of a Medical/Healthcare agent: the person you choose to make decisions on your behalf should you become incapacitated.
- Advance Directives: written guidelines (for ages 18 and older) specifying what you do and do not want done to prolong your life because of illness or incapacity. An Advance Directive is a legally binding document that assigns a person of your choice as your medical power of attorney/Healthcare proxy and identifies your goals, wishes, and preferences for treatment.
- Medical Order for Life Sustaining Treatment (MOLST): a legally binding document once it has been signed by you and your health care provider. It reflects your wishes for End-of-Life treatment. This document can be updated as needed.



## Resources

**Centers for Medicare and Medicaid Services** (Medicare.gov, phone 1-800-MEDICARE)

**Medicare Plans** (medicarecoveragefinder.gov)

**Montgomery County Aging and Disability Services** - Information about all local Montgomery County Resources. Phone: 240-777-3000; Email: ADS@MontgomeryCountyMD.gov  
www.montgomerycountymd.gov/seniors

**Montgomery County Caregiver Support** : Phone 240-777-3000  
(<https://www.montgomerycountymd.gov/senior/caregiver.html>)

**Montgomery County Palliative Care and End of Life Coalition:** <https://www.mccelc.org/>

**Aging Life Care Association:** <https://www.aginglifecare.org/>

**Institute for Health Improvement- The Conversation Project**  
<https://www.ihl.org/Engage/Initiatives/ConversationProject/Pages/default.aspx>

**Helping People Talk about Their Wishes for Care Through the End of Life**  
<https://www.ihl.org/Engage/Initiatives/ConversationProject/Pages/default.aspx>

**Compassion and Choices Plan Your Care Resource Center**  
CompassionAndChoices.org/end-of-life-planning or call 800-247-7421

**Five Wishes National Advance Care Planning Program:** <https://www.fivewishes.org/>

**Jewish Social Service Agency/Voice Your Choice:** <https://www.voiceyourchoice.org/>

**My Directives.** Tools to guide individuals through the advance planning process. <https://mydirectives.com/>

**File of Life** (Montgomery County): Provides Fire and Rescue personnel with quick and accurate medical history when a patient or family member is unable to provide it.  
<https://www.montgomerycountymd.gov/mcfrs-info/tips/seniors/fileoflife.html>

**Medicare Question and Answer Tool** (AARP): <https://www.aarp.org/health/medicare-qa-tool/>

**Take Charge of Your Health** (US Department of Health and Human Services)  
(<https://health.gov/myhealthfinder/doctor-visits/talking-doctor/take-charge-your-health-care>)

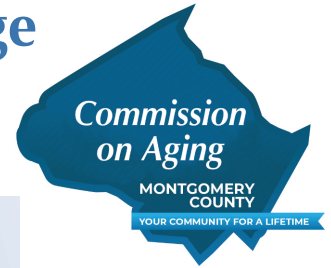
**Tips for Advance Care Planning** (National Institute on Aging, NIH)  
<https://order.nia.nih.gov/publication/tips-for-advance-care-planning>

**Legal and Financial Planning for People Living with Dementia** (National Institute on Aging, NIH):  
<https://order.nia.nih.gov/publication/legal-and-financial-planning-for-people-living-with-dementia>



# Planning for Life Transitions As We Age

## Legal and Financial Matters



**Why Plan?** Before you become ill and are unable to care for yourself, it is important to discuss with your trusted friends and relatives the type of care you want and who will make those decisions for you. It is essential to have legal and financial documents available that describe your wishes and decisions.

The following documents, records and resources will help you organize and manage your affairs; your family or representative also should know about them and where to locate them when needed at the time of your illness or death. Organize and update all documents as needed, and store them in a safe place.

The Commission on Aging's *Transition Planning Worksheet* is available for your use at The Montgomery County Commission on Aging Website:  
[www.montgomerycountymd.gov/HHS-Program/ADS/COA/COAindex.html](http://www.montgomerycountymd.gov/HHS-Program/ADS/COA/COAindex.html)

### Documents you may need to manage your affairs:

- Will and Trust
- List of personal information: Social Security number; bank accounts; other investments (including account numbers); insurance policies and cards; driver's license or identification card.
- Birth, marriage, divorce, custody, adoption, green card, citizenship certificates, and passport, military records.
- Pension fund or retirement documents
- Amount and sources of monthly or annual income.
- All assets and debts (including real estate holdings) and recurring bills
- Copies of income tax returns (federal, state, and local)
- Papers documenting real estate, home purchases, mortgages, home improvements, and/or rental contracts
- Password and login credentials for online accounts and digital assets
- Funeral arrangements
- Death Certificates

A will is important regardless of the size of the estate you will leave. A will is a legal document that will be observed by the courts as long as it is prepared, signed and witnessed correctly. By having a will and naming the beneficiaries of your estate, you ensure that whatever funds or items you own will be given to the people or charities you choose. A will also can prevent disputes among your heirs and give you peace of mind knowing that your final wishes will be carried out. In a will you also appoint a personal representative responsible for carrying out your wishes.





Without a will, state law determines who will receive your assets and who is eligible to be your personal representative. Wills may need to be updated. Store the will with your original signature in a safe place known to your family or representative.

A trust may also be helpful for managing your finances while you are alive and distributing your estate after you die. You may want to consult with an attorney about the advantages and disadvantages of a trust.

You may want to review beneficiaries listed in any of your legal, financial, and insurance documents to ensure that they continue to reflect your wishes.

If you are unable to afford to pay for an attorney, you may want to contact the following for free, low-cost, and pro-bono services:

- The Bar Association of Montgomery County at 301-424-3454, [www.barmont.org](http://www.barmont.org)
- Pro Bono Program, 301-424-7651

## Documents needed for when you are ill or unable to care for yourself:

**Note: These documents must be signed before** you become ill and lose the ability to understand what you are signing. If you have not signed these documents while you were able to do so, the courts may be asked to step in and appoint a guardian to manage your affairs.

- Legal power of attorney
- Medical power of attorney or proxy (person you have named to make decisions for you)
- Advance Directive
- Medical Orders for Life-Sustaining Treatment Form (MOLST)

**Discussing end of life can be difficult. By providing direction for those who will care for you, a documented guideline to your wishes helps everyone. Written and signed documents authorize your representatives to honor your decisions.**

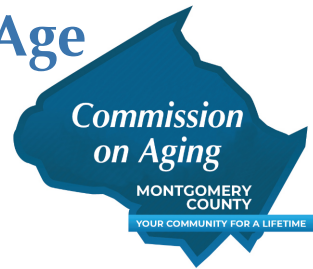
## Helpful Resources

- Administration of Estates in Montgomery County, Maryland
- Office of the Register of Wills- General Estate Information Guide (Maryland.gov)  
<https://registers.maryland.gov/main/publications/infoguide.html>
- Maryland Attorney General- Advance Directives  
<https://www.marylandattorneygeneral.gov/Pages/HealthPolicy/AdvanceDirectives.aspx>
- Maryland Medical Orders for Life Sustaining Treatment (MOLST) [marylandmolst.org](http://marylandmolst.org)
- Maryland Attorney General- health decisions policy:  
<https://www.marylandattorneygeneral.gov/Pages/HealthPolicy/default.aspx>
- Federal Trade Commission: Shopping for Funeral Services/Consumer Advice  
<https://consumer.ftc.gov/articles/shopping-funeral-services>



# Planning for Life Transitions As We Age

## The Benefits of Planning Ahead Organizing Worksheet



Commission on Aging, Montgomery County, Maryland  
www.montgomerycountymd.gov/senior



Planning for life transitions is both important and empowering. Making legal and financial information available to those you trust and care about ensures that your wishes and peace of mind are addressed. The Commission on Aging's *Transitions Planning Worksheet* is available for your use at The Montgomery County Commission on Aging Website: [www.montgomerycountymd.gov/HHS-Program/ADS/COA/COAindex.html](http://www.montgomerycountymd.gov/HHS-Program/ADS/COA/COAindex.html)

This worksheet provides categories and contacts to consider in your planning. This sheet is a suggestion and not necessarily comprehensive to meet everyone's needs. Please see this as a guide that will require updating over time as your needs change. It is important to keep this worksheet and all-important personal documents in a safe location known only to those you trust and who will help you carry out your wishes. **You may want to keep your usernames and passwords in a separate, safe location.**

General Information	COMPANY / WEBSITE	ACCOUNT NUMBER	CONTACT	PHONE / EMAIL	LOCATION	COMMENTS	USERNAME	PASSWORD
Social Security Number								
Pension / 401K / IRA								
Driver's license								
Will and Executor								
Advance directive								
Legal certificates								
Birth								
Marriage								
Divorce								
Naturalization								
Military Service Records								
Other								
Life Insurance documents								
Vehicle titles								
Vehicle loan documents								
Safe deposit box including key								
Funeral arrangements								
Trusted Contacts								
Relatives								
Friends								
Trusted advisors								



<b>Medical / Health Insurance Information</b>	COMPANY / WEBSITE	ACCOUNT NUMBER	CONTACT	PHONE / EMAIL	LOCATION	COMMENTS	USERNAME	PASSWORD
Insurance policies								
Health								
Medicaid								
Supplemental health insurance								
Long Term Care								
Dental								
Vision								
Doctors								
Medical history								
List of medications								
Home Care / Personal Care providers								
Organ donor								
<b>Financial Information</b>	COMPANY / WEBSITE	ACCOUNT NUMBER	CONTACT	PHONE / EMAIL	LOCATION	COMMENTS	USERNAME	PASSWORD
Attorney								
Financial Advisor /Accountant								
Banks: Checking, Savings, CDs								
Investment accounts								
Trust accounts								
Savings bonds								
Insurance policies: vehicle, home, life								
Tax returns								
<b>Recurring payments</b>	COMPANY / WEBSITE	ACCOUNT NUMBER	CONTACT	PHONE / EMAIL	LOCATION	COMMENTS	USERNAME	PASSWORD
Mortgage/rent								
Credit cards								
Utilities								
Cell phone								
Landline								
Internet, cable/services								
Service agreements								
Car payments								
Insurance								
Subscriptions								
Taxes								

