

Memory Care Planning Checklist:

A Guide for Families Seeking Care

This guide is designed for families navigating memory care or assisted living for a loved one with dementia or cognitive decline. Use it as a checklist before touring communities or making placement decisions.

Step 1: Legal Readiness

Before contacting communities, confirm you have:

- Durable Power of Attorney (financial) / Conservatorship
- Health Care Power of Attorney / Guardianship
- Two physician letters activating DPOA (recommended)

Having these in place prevents delays and ensures you can make decisions when needed.

Step 2: Financial Planning

Understand your loved one's financial situation clearly:

- Monthly income and assets
- Long-term care insurance details
- Waiting periods or coverage limits
- Medicaid eligibility now or in the future

Tip: If funds are limited to 1-2 years, prioritize communities that allow Medicaid or long-term aging-in-place.

Step 3: Questions to Ask Care Communities

When touring or calling communities, ask:

- What levels of care can you support long-term?
- Can residents stay if care needs increase?
- What happens if my loved one becomes bed-bound?
- Are there added fees as care increases?

Flat-fee communities like ComfortCare Homes can offer greater predictability and peace of mind.

Step 4: Move-In Planning

Prepare for both logistics and emotions:

- Furniture and personal belongings selected
- Move-in day support arranged
- Plan for minimizing anxiety during transition

For many individuals with dementia, discussing the move too early may increase distress. In some cases, waiting until the move occurs leads to a calmer experience.

Step 5: Emotional Support for Families

Remember:

- Guilt is normal
- Dementia care requires a team
- You are still an essential part of your loved one's life

Choosing memory care is not stepping away—it's expanding the circle of care.

This process is difficult, emotional and deeply personal. Taking the time to prepare helps families make informed decisions and find a community where their loved one can truly feel at home.

