

FROM “IN CASE ANYTHING HAPPENS”

Estate Planning Checklist for Seniors

Twelve things to settle at 65 — not after a hospital stay. Organized by what changes with age, not by document type.

Every list says will, trust, power of attorney, directive, beneficiaries — the same list they’d give a 35-year-old. What changes at 65 is the decisions around them: Medicare, long-term care, a hospital stay that arrives without warning, and the fact that the person handling it will be standing in your kitchen trying to find a card.

SETTLE THIS	WHY NOW, NOT LATER
☐ 1 Medicare and insurance papers, in one place	<i>The first thing a hospital asks for</i>
☐ 2 A current medication list and every doctor	<i>The second thing they ask for</i>
☐ 3 A healthcare proxy and an advance directive	<i>Only you can sign these, and only while you can</i>
☐ 4 A durable financial power of attorney	<i>Without it, a spouse can’t touch an account in your name alone</i>
☐ 5 The beneficiary on seven accounts	<i>The form on file can matter more than the will</i>
☐ 6 The will — signed, current, findable	<i>Most people have one from decades ago naming the wrong people</i>
☐ 7 How long-term care would be paid for	<i>Medicare doesn’t cover it</i>
☐ 8 The hospital-stay page	<i>Someone else runs your house tonight</i>
☐ 9 Digital access — passcode, Legacy Contact, the 2-step device	<i>A locked phone stops everything else</i>
☐ 10 What’s on autopay	<i>Bills keep paying, and charging, without you</i>
☐ 11 The house: how it’s titled, and the things with a story	<i>Downsizing is easier with a list than a dumpster</i>
☐ 12 Tell two people, and put a date on it	<i>A plan nobody can find is not a plan</i>

Organizer’s list: what to gather, where it is, who to tell. Not legal, financial, or medical advice. Full explanations: incaseanythinghappens.com/blog/estate-planning-checklist-for-seniors



Medicare & insurance papers

The folder a hospital asks for in the first twenty minutes

Put this sheet on the front of one folder. Give a photocopy of the whole folder to your healthcare proxy so it exists in two houses.

THE SIX PAPERS IN THIS FOLDER

- ☐ **Medicare card** — the Medicare Number is unique to you and is not your Social Security number. Replacement: 1-800-MEDICARE (1-800-633-4227).
- ☐ **Medicare Supplement (Medigap) or Medicare Advantage card** — the one families forget to hand over
- ☐ **Part D drug plan card** — separate, unless bundled into an Advantage plan
- ☐ **Long-term care insurance policy**, if any — insurer, policy number, agent, elimination period
- ☐ **Current medication list with doses** — every prescription, daily over-the-counter, every allergy. Dated.
- ☐ **Every doctor's name and number** — primary care, each specialist, the pharmacy

WRITE IT HERE

I have: ☐ Original Medicare + Medigap ☐ Medicare Advantage ☐ Part D separately ☐ Long-term care policy

Healthcare proxy — name and phone (the hospital will ask in the first hour)

Backup proxy — name and phone

Pharmacy — name and phone

Medicare does not cover long-term (custodial) care — you pay all costs (Medicare.gov). Write one sentence about how it would be paid for: a policy, savings, Medicaid, or family.

Long-term care would be paid for by:

Reviewed on _____ by _____

5

The beneficiary on seven accounts

A phone call each · the form on file can matter more than the will

This is a check, not advice. Pull each form and read the name. The common problem at 65 is not a missing form — it is a form from decades ago that names someone who has since died, or a former spouse.

ACCOUNT	INSTITUTION	NAME ON FILE	STILL RIGHT?
Checking (payable-on-death?)			☐
Savings (payable-on-death?)			☐
Brokerage (transfer-on-death?)			☐
IRA — primary and contingent			☐
401(k) or pension — including old employers			☐
Life insurance — every policy, incl. group			☐
Annuity, if any			☐

WHICH ACCOUNTS ARE JOINT, AND WHICH ARE IN ONE NAME ONLY

A durable financial power of attorney is what lets a spouse reach an account in your name alone during a hospital stay.

Joint:

One name only:

Durable financial POA — signed on / kept where / agent's name

Will — signed original is kept exactly here / executor's name and phone

Reviewed on _____ by _____



The hospital-stay page

For whoever is standing in your kitchen at 9 p.m. tonight

Written to a person who has just driven home from the hospital and is not thinking clearly. If you finish nothing else on the checklist, finish this page.

Who has a house key (name the person)

Who feeds the pet — what, how much, when

Bills on autopay (must not lapse: mortgage/rent, utilities, home & auto insurance, Medigap/Advantage and Part D premiums)

Bills I pay by hand, and when

Mail and packages — mailbox key, anything expected

Medication list and pharmacy — where the folder is

Healthcare proxy — name and phone

The folder / binder is exactly here (plain words: “grey box, bottom of the hall closet”)

Call this person first — name and phone

Phone passcode is with (name the person, not the code) / Legacy Contact access key is kept

Reviewed on _____ by _____