



# MILITARY CAREGIVING GUIDE

FOR VETERANS, SERVICE MEMBERS AND THEIR FAMILIES



**AARP**  
Family Caregiving™







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## WELCOME

Caring for a wounded, ill or injured service member or veteran may be one of the most challenging roles you will ever tackle, but it could also be one of the most rewarding.

Every caregiving journey is unique. No caregiver handles this job the same and no two service members or veterans have the identical set of health challenges. How you care for your son, daughter, husband, wife, sibling, parent or friend will depend on the type of wound, injury or illness they are dealing with; whether they are active duty or retired; how much or how little you are willing to take on and the amount of support you find as a caregiver.

Your caregiving experience may start suddenly with a catastrophic injury that changes the trajectory of not just the veteran's life, but yours as well, or it may begin in small ways, such as driving to the grocery store or a doctor's appointment. Or you might spend much of your time helping with memory or social interactions due to mental or behavioral health issues.

No matter where you are in the journey, having a good road map will make the process easier. Remember that whether you're a military spouse caring for an active-duty service member, a child caring for a parent who's a veteran, an adult caring for a sibling service member or a parent caring for a wounded child, government and nonprofit support services are available.

In this guide you'll find information, a glossary of terms to know, resources (identified with an asterisk and listed throughout the guide) and checklists to help you find and organize the support that you might need. The guide addresses five key issues that family caregivers face.

**TALK IT OUT.** It's essential to talk about the medical or emotional needs of your wounded warrior and your role as a caregiver. If your loved one's service is recent, you have probably discussed vital issues about health care and finances before he or she left for deployment; if you are caring for an older veteran, you may have never discussed care-related issues. It's essential to start—or continue—the conversation now. After all, circumstances, wishes and needs can change.

**TEAM UP.** The support of family, friends and colleagues, as well as fellow caregivers and service providers, is critical. You don't have to face the responsibilities of caregiving alone.

**MAKE A PLAN.** Knowing how you will respond to needs as they arise will provide peace of mind for you and your service member or veteran. But remember to build in flexibility so the course of action can change as your loved one's needs shift or evolve.

**SEEK PROFESSIONAL SUPPORT.** Some issues will require additional information and resources. There are organizations and professionals with experience helping military or veteran caregivers—don't hesitate to reach out to them.

**CARE FOR YOURSELF.** Sustaining your energy and maintaining your health is critical, too. Mapping out how to care for yourself is as important as creating a caregiving plan for your service member or veteran.

## THE FACTS BEHIND MILITARY AND VETERAN CAREGIVING

- There are 5.5 million military and veteran caregivers in the U.S.
- Voluntary, uncompensated caregivers provide \$14 billion in service for wounded warriors each year.
- Military caregivers consistently experience worse health outcomes, greater strains in family relationships and more workplace problems than non-caregivers.
- Post-9/11 caregivers are four times more likely to be at risk for major depressive disorder than non-caregivers; pre-9/11 caregivers are two times more at risk.
- Most programs offering services to military caregivers are focused on the care recipient. Only 15 percent of the programs surveyed support caregivers as a targeted population.





## TALK IT OUT

You know your loved one best, so you probably have a sense of how best to discuss various topics. Depending on the challenges your service member or veteran is facing, these conversations can address his or her values and preferences, health care wishes or the handling of legal and financial matters—before a crisis occurs.

If your veteran or service member's service was recent, before he or she left for deployment or active duty you probably talked about some crucial issues such as power of attorney, which authorizes someone to act on his or her behalf for health and other matters if he or she is unable to. If you are caring for an older veteran, it may be the first time this has been discussed. It's essential to continue those conversations even if the topics make the care recipient uncomfortable. That way, you'll be able to determine what services you and your military member need.

**START THE CONVERSATION.** Perhaps an article you've read or a story you saw on a news program could jump-start a conversation about your loved one's care. Once started, move into your concerns, based on your military member's age and stage of service. A few ways to begin:

- If their service was recent, ask about information that was provided in post-deployment classes or a military transition program that might be helpful for navigating the military-to-civilian reintegration process, as well as your caregiver journey.



- Mention that some health education and readjustment counseling classes are available at local Veterans Affairs (VA) centers. Offer to check them out on your own or with your veteran.
- Point out that many veteran service organizations offer support and aid to veterans, their families and caregivers. Discuss which ones sound most useful.
- If your service member or veteran seems unusually distant, ask if he or she would like to talk about it or go see a counselor with you. Your offer may help him or her feel more comfortable about going to counseling.
- If your loved one experiences an increase in the frequency or intensity of pain or the onset of new physical or mental/behavioral symptoms, suggest that you go to a doctor together to get these issues checked out.

Try not to anticipate what the care recipient might say or how he or she will react. Just get the conversation started. It will likely unfold over time. Express your love and concern and, most importantly, listen. Empower your loved one to speak freely, then discuss his or her preferences so you can find the best course of action together.

**BE MINDFUL.** Let conversation and the wishes of your wounded warrior or veteran be your guide when creating a care plan. A plan should never be made without his or her participation, knowledge and consent. (A person with a cognitive impairment, such as TBI or PTSD, should participate as much as possible.)

Once you've started talking, consider bringing your support system into the conversations. Everyone involved should understand the care recipient's needs, circumstances, desires and goals.

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Empower your loved one to speak freely, then discuss his or her preferences so you can find the best course of action together.

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In a team conversation, decide who is going to be the primary caregiver. In most instances, one person assumes the main role because he or she lives nearby or has a close relationship with the person being cared for. It is important for all team members to acknowledge that the primary caregiver and wounded warrior are in charge. Expect that conflicts may arise, and don't be afraid to talk them through. It's better to talk before a time of crisis.

If a problem does arise, it may be helpful to use an outside facilitator, such as a trusted social worker or minister, to help everyone stay focused, manage potential disagreements and effectively discuss difficult subjects during a caregiving meeting.

**MANAGE DIFFICULT CONVERSATIONS.** When you broach tough subjects, your veteran might say, "I just don't want to talk about it." It's also hard for some to admit they need help. If your first conversation doesn't go well, try again. Start small by discussing just one aspect of your concerns. If your veteran shuts you out, ask a trusted member of your support system, a prior service member or military unit member, a doctor or a faith leader to approach your loved one about his or her unease.

## WHERE TO FIND HELP

**Department of Veterans Affairs:**  
**va.gov or 800-827-1000**

The national agency responsible for providing health care services and other vital benefits to eligible U.S. military veterans, as well as a Caregiver Support Program that offers peer support mentoring, caregiver training programs and a support line.

**Military OneSource:**  
**militaryonesource.mil or 800-342-9647**

A Department of Defense (DOD)-funded program that provides resources and support to active-duty, National Guard and Reserve service members and their families.

**Office of Warrior Care Policy (WCP):** **warriorcare.dodlive.mil**

The DOD proactively supports wounded, ill and injured service members in their recovery and reintegration or transition to civilian life. Visit its website to find its Caregiver Resource Directory.





## SENSITIVE TOPICS: MONEY AND HEALTH

**Money.** Money is often at the heart of many decisions you'll make with your loved one about housing, health care and other expenses. Conversations about finances can be particularly complicated when you add service-related benefits to the picture.

Many nonprofit organizations and military/veteran service organizations provide financial counseling services. Don't be afraid to ask for help. But first, ask your veteran or service member to discuss these issues and review bank accounts, investments, insurance coverage and outstanding loans with you. Know, too, that the benefits and support that are available to you and/or your service member or veteran might fluctuate or change over time—be prepared for that.

Find various financial planning services for veterans (such as the Beneficiary Financial Counseling Service) through the U.S. Department of Veterans Affairs\*. If you're caring for a service member or a member of the National Guard or Reserve, consider seeking Financial Management Awareness Program classes on your nearest installation, advice through the Office of Warrior Care Policy\* or support resources from Military OneSource\*.

**Health and care.** Getting real about your veteran or service member's physical and emotional well-being may be more difficult than talking about money. Find out whether he or she has or qualifies for long-term care insurance, which can pay part of the cost of care received in the home, assisted living residences, nursing homes and other designated services, as well as funds or assets that can be used to cover potential care that may be needed.



## TEAM UP

Caregiving is a big job but know that you do not have to do it alone. It may feel as if no one really understands your situation, but trying to do everything solo may lead to burnout and problems with your own physical and emotional well-being. Building a team can eliminate the potential for strained relationships with family and friends, withdrawal from social activities and extreme isolation. It doesn't have to be this way. Reach out to friends, family members and community resources to form a larger network of people who can assume responsibilities for part of your loved one's care.

**CAST A WIDE NET.** Start to identify people who can help. Think about family, friends, neighbors, other veterans, acquaintances from clubs or religious organizations—cast your net wide and be creative. Reach out to other caregivers for help and guidance on building your care team. They understand the unique challenges of caring for a wounded warrior.

## DID YOU KNOW?

Nationwide, more than 50 services offer peer support to military caregivers, either in person or online; yet only 21 percent of post-9/11 military caregivers, and even fewer pre-9/11 military caregivers, make use of these valuable resources.

*Source: RAND Corporation*

Remember that to be of value, supporters need not live nearby or have large blocks of time to help. Those who live at a distance or have limited free time can pitch in with “behind the scenes” work such as meal organizing, online shopping, bill paying or financial assistance. Those who live close might assist with yard work, babysitting or meal prep, or may even just bring over a cup of coffee and remind you to take a break.

**ASK FOR HELP.** Asking for help is the first step to recruiting reinforcements. You may feel hesitant at first, but you will be surprised to discover how many people would love to help but don’t know what to do—and they may even feel left out if they’re not invited to participate.

Building a team will also help reduce the isolation that can come with caregiving. Peer-based social support is one of the best ways to address your own isolation and to both acquire and share valuable information that can enhance your caregiving skills, reduce any anxiety and, most importantly, help you build a support system and a sense of community. There are many resources at your disposal, including those listed at the end of this guide, to help you provide care for your friend or family member, regardless of the severity of his or her injury or illness.

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Reach out to friends, family members and community resources to form a larger network of people who can assume responsibilities for part of your loved one’s care.

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## ALL MEMBERS OF THE CARE SUPPORT TEAM SHOULD CONSIDER:

- What am I prepared and not prepared to do to help?
- How much time can I give to caregiving and/or caregiver support?
- What are my own feelings about the situation?
- What are my goals or what’s the best outcome I can envision as a result of the help I provide?





## MAKE A PLAN

The most effective caregiving plans are made with your wounded warrior or veteran at the center of every decision. Armed with the information you gather from going through the checklists in this guide, you can begin to explore the support and service options that are available in your community and solicit others to help manage the work ahead.

**SIZE UP THE SITUATION.** Figuring out what your care recipient's priorities are—and the nature of the care that's needed—will help you determine the next steps. Doing this also can help you find resources before they're truly needed. Keep in mind that your loved one may be resistant to making changes or to sharing the details of his or her finances or health, so approach your care recipient with respect and explain your intentions. Transparency is key; clearly state why you need to know certain information and how you can help. Having a health care power of attorney can be beneficial, but it depends on your loved one's approval and situation.

**DIVVY UP TASKS.** Once you have a sense of who's willing to help, assign some tasks. Ask your team members what jobs they'd like to take on, what they are good at and how much time they can give. If a team member is comfortable handling financial affairs, make sure they know the extent of their reach. If someone offers to manage medical appointments, give them the authority; if another offers to mow the lawn, set a schedule. Among the tasks you might assign: maintaining

the home (including cleaning and tidying up, doing laundry, mowing the lawn), shopping for groceries and personal care items, managing medications (including keeping track of what time to take them) and providing respite care, when a person or service comes in and allows a caregiver to take a temporary break from providing care—so you can devote some time to yourself and your family.

**INVOLVE CHILDREN.** If there's a possibility that younger children may inherit caregiving responsibilities in the future, it may be a good idea to get them involved now. Depending on their age and maturity, kids may be able to help with chores around the house, yard work, errands or food preparation. Bringing them in early will help normalize the caregiving process and teach necessary skills they will need if they eventually take over the caregiving responsibilities.

**KNOW YOUR RIGHTS.** As a family caregiver to a service member or veteran, you may work with a variety of health care providers across various health care systems. It's essential to let each of these providers know that you are the primary caregiver and that you need information about the treatment plan.

Some professionals may be reluctant to share information, but most medical offices have a form that you and your veteran can sign, giving providers permission to discuss the person's care with you. If your loved one has an up-to-date release-of-information form or durable power of attorney for health care, be sure his or her medical providers have a copy in their medical files. If you run into roadblocks with care providers or administrative staff, ask the primary care physician, case manager or whomever you trust most to help you become integrated into all aspects of your loved one's health care team.

If you are expected to do medical tasks or procedures at home that you are not familiar with, ask for training. For videos on how to perform some of these tasks yourself, go to [aarp.org/nolongeralone](http://aarp.org/nolongeralone).

If you believe that you or your service member or veteran qualify for a benefit or service that you are not receiving, consider reaching out to a military service organization or veteran service organization (MSO or VSO) or another case management program; they are experienced in



navigating the complex world of benefits and care. (See the Additional Resources section at the back of this guide.)

The Caregiver Advise, Record, Enable (CARE) Act, which recently passed in many states, generally requires hospitals to:

- Provide your loved one the opportunity to designate a family caregiver when admitted.
- Inform you when he or she is to be discharged to another facility or back home.
- Give you explanations and live instructions for the medical tasks—such as medication management, wound care and transfers—that the military caregiver will perform at home.

**BE FLEXIBLE.** A caregiving plan doesn't have to be extensive or fancy. It's impossible to anticipate every detail or possible scenario, so the plan should focus on the person's immediate needs as well as known plans for the future. For example, if your loved one wants to move in the next year, a family member can research suitable locations and facilities, while someone else might be willing to spend some weekends helping the service member or veteran sort through his or her belongings.

Use the checklists to guide you—change it up as new challenges arise. (See sample caregiving plan beginning on page 40.) Having a written summary of the plan can reinforce your loved one's wishes and needs and keep communication clear with everyone involved. A written plan is also necessary in case the primary caregiver falls sick or is unable to carry out caregiver duties. As the point person, it's important to stay well organized, track details and work through conflicts between members of the support system. It's also essential to be open to modifying the plan as the situation and other people's ability to help change.

## DID YOU KNOW?

More than 40 states have passed the Caregiver Advice, Record, Enable (CARE) Act. Is yours one of them? Learn more about the CARE Act (known by different names in some states), check our state list and get a free informational wallet card to keep with your health insurance card. Visit [aarp.org/walletcards](https://aarp.org/walletcards).





## SEEK PROFESSIONAL SUPPORT

It's OK to admit you need help. If you could use a little more time for yourself, explore respite care options. And if you feel isolated or lonely in your caregiving journey, consider joining an in-person or online peer support group where you can connect with other military caregivers.

**LOCATE COMMUNITY RESOURCES.** Throughout the United States, a variety of support services are available for military and veteran caregivers and their families. For information about resources in your community, visit your area's agency on aging or contact your local VA center. Also, visit [HiddenHeroes.org/resources](https://HiddenHeroes.org/resources) for a simple-to-search list of more than 200 carefully vetted resources that are available specifically for military caregivers.

**CONSULT A PROFESSIONAL.** Oftentimes a veteran's needs can be complex, especially when health, emotional and financial issues come into play. In the VA system, a veteran's case manager or caregiver support coordinator can help determine what is needed, find services and arrange and monitor the care, similar to what a nurse or social worker does in the civilian system. Two good resources to start with are the VA's Care Management and Social Work programs ([patientcare.va.gov/caremanagement.asp](https://patientcare.va.gov/caremanagement.asp)) and the VA Caregiver Support\* website and support line. It also may be a good idea to seek emotional support for yourself, as a caregiver, through an organization such as Give an Hour\*.

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Respite care can give you a much-needed break from your caregiving responsibilities, and can help ease stress and boost stamina.

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**CONSIDER OUTSIDE CARE.** If you see that your care recipient needs more help with daily activities than you can give, you can explore the range of home care services that are available. Some of these service providers offer housekeeping, meal preparation, laundry, shopping and other support. Others provide more hands-on assistance with bathing, dressing and transferring the person from one position to another.

The VA Caregiver Support Program offers a stipend for eligible individuals, while the Veteran-Directed Home & Community Based Services Program, a service of the

Administration for Community Living (ACL)\*, may provide funds so that veterans and their caregivers can hire outside help. Talk to a case manager or social worker within the VA system to find options that suit your needs and offer payment assistance, if required.

Respite care can give you a much-needed break from your caregiving responsibilities, and can help ease stress and boost stamina. For more information on finding respite care for you and your loved one, download the respite care toolkit at [hiddenheroes.org/take-action](https://hiddenheroes.org/take-action) or contact your local agency on aging.

## WHERE TO FIND HELP

**Administration for Community Living (ACL):** [acl.gov](https://acl.gov)

The ACL is a federal agency responsible for focusing attention and resources on the needs of older Americans and people with disabilities.

**Give an Hour:** [giveanhour.org](https://giveanhour.org)

This national nonprofit organization has a large network of mental health professionals who offer free counseling to those in need.

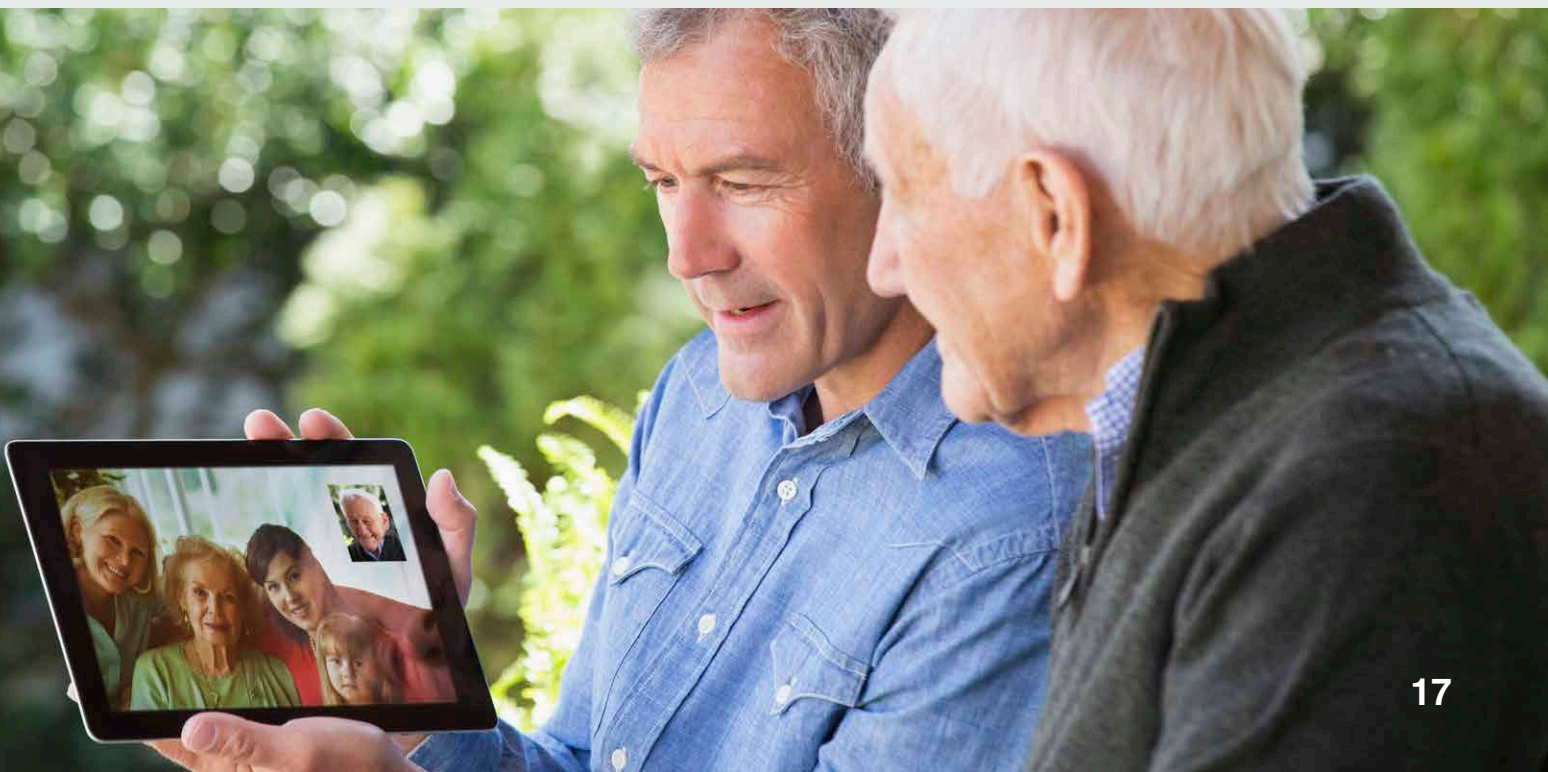
**VA Caregiver Support:**  
[caregiver.va.gov](https://caregiver.va.gov) or 855-260-3274

The program offers training, educational resources, support services and multiple tools to help military and veteran caregivers.

# HOW TO MANAGE CAREGIVING FROM A DISTANCE

Coordinating care when all those involved don't live in the same community can be time-consuming, expensive and frustrating. The following resources and strategies can help:

- My HealtheVet is a portal on the Veteran Affairs website designed to help service members, veterans and military caregivers partner with the veteran's health care team to proactively manage their health. This is especially important for those who do not live with the person they're caring for and need to travel to fulfill their caregiving duties.
- VA Telehealth Services ([telehealth.va.gov](https://telehealth.va.gov)) helps veterans connect with their care team through interactive video visits and in-home and mobile monitoring.
- Technology is transforming caregiving. A personal emergency response system, an electronic device with a call button that a care recipient can use to summon help in an emergency, remote monitoring devices and mobile apps with medical records will help you juggle your many tasks and can provide some peace of mind.
- Maintain a list of all contact information for doctors, insurance companies and neighbors. Keep a list of their medications with you, too. (See checklist on page 34.)





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Look into the variety of housing options with support options that may be available in your community.

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**FIND HOUSING WITH SUPPORTIVE SERVICES.** If you and your veteran decide it's best for him or her to be cared for in a new residence that combines housing with support services, look into the variety of housing options that may be available in your community, including the VA's 133 nursing homes located across the country. Begin by making a list of criteria, such as location, group dining, laundry services and other features that are important to both of you.

## DID YOU KNOW?

According to the VA, suicide is the 10th-leading cause of death in the United States, and veteran suicide is a national concern. If you or a loved one is in need of help, there are trained professionals available 24/7 for confidential support at the Veterans Crisis Line (call 800-273-8255, press 1 or text 838255), White House VA hotline (855- 948-2311) or Vets 4 Warriors hotline (call 855-838-8255 or text 732-333-3634).



If you choose to keep your loved one at home but he or she develops difficulty with mobility or experiences declines in vision, hearing or balance, some simple changes can make the home easier to navigate and make the environment safer and more comfortable. The AARP HomeFit Guide at [aarp.org/homefit](http://aarp.org/homefit) offers solutions that range from simple fixes to improvements that require skilled expertise.

The VA also provides grants to service members and veterans with certain permanent service-connected disabilities that will help them purchase or construct an adapted home or modify an existing home to accommodate their disabilities. Two grant programs to check out are the Specially Adapted Housing (SAH) grant and the Special Housing Adaptation (SHA) grant. A number of nonprofit organizations assist eligible veterans, their families and caregivers in paying for temporary or permanent housing as well. You can find a list in the Additional Resources section.

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## WHERE ARE YOU ON YOUR JOURNEY?

Military and veteran caregivers face a series of unique challenges and emotions along their caregiving journey, and they far too often face them alone or without a clear picture of what lies ahead.

To empower and connect caregivers to necessary services and support, the Elizabeth Dole Foundation, the Department of Veterans Affairs and Philips, a leading health technology company, created a Military and Veteran Caregiver Experience Map to document the journey and its impact on caregivers' physical, psychological, financial and social well-being. The map identifies common obstacles, emotions and needs that they will experience while caring for their veteran or service member.

Developed with support from the Wounded Warrior Project, the map provides an online interactive guide and video testimonials for caregivers as they take on this important responsibility. [caregiverjourney.org](http://caregiverjourney.org).



## CARE FOR YOURSELF

Military caregivers often say the most difficult part of caregiving is the demand on their time. Balancing caregiving with work and other family obligations can be stressful and exhausting. Because stress can take a toll on your health, well-being and ability to provide care, it's critical to get help from others and schedule regular time for yourself to engage in activities that matter to you.

**OWN YOUR FEELINGS.** The way you assumed the role of caregiver can influence how you feel about the experience. Perhaps you've always been close to your veteran and you see this as your chance to return the loving care he or she gave to you and your family. Or maybe you were the only person who could take responsibility for caring for the veteran, in which case you may feel anxious because you're unprepared or overwhelmed with your own work, children and other responsibilities. Others enter the caregiving journey reluctantly but discover it's a chance to mend a broken or distant relationship and experience healing. However you arrived at this role, it's helpful to acknowledge your feelings honestly, both the positive and the negative ones.

**TEND TO YOUR NEEDS.** Be sure to take care of your own needs, such as regular exercise, sleep and healthy eating. Find ways to reduce your stress and take time to have fun in ways that appeal to you, whether that's as simple as meeting a friend for dinner or taking your kids to the park. And allow yourself bigger breaks on a regular basis.



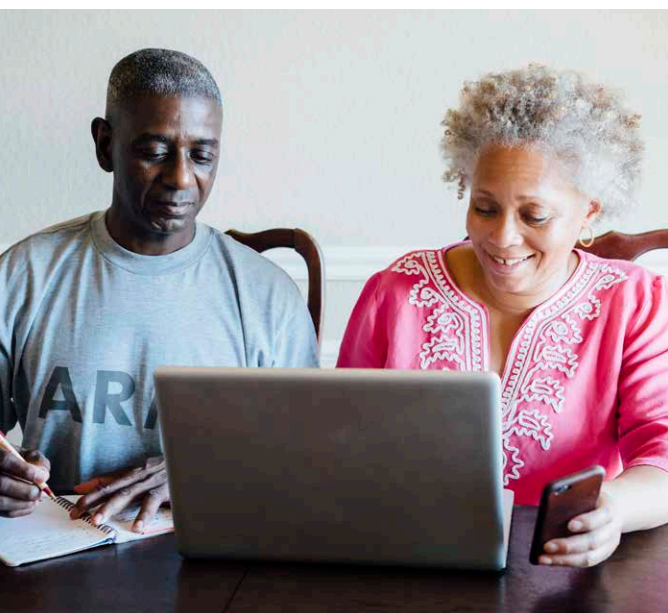
# 10 QUESTIONS TO ASK A RESPITE CARE PROVIDER

One of the best ways to support your loved one is to take good care of yourself, including setting aside time for activities that restore your emotional well-being and taking advantage of respite care opportunities. Using respite care is like the saying about putting on your own oxygen mask before assisting others with theirs. Giving yourself a break also helps boost your stamina for continuing care. To ensure that your veteran or service member is in safe hands with a respite care provider, ask the following questions when vetting a home care or respite care agency:

1. How are the workers selected and trained?
2. Are background checks performed, and are respite workers licensed and bonded?
3. What tasks can a respite worker perform? Can he or she administer medications or assist with personal care needs (such as bathing, dressing or using the toilet)?
4. Do your respite workers have experience handling \_\_\_\_\_ [insert your veteran's special needs]?
5. Will the respite provider engage in or offer activities or companion services that the veteran requests (such as taking a walk to the park, playing cards or providing social stimulation)?
6. What hours and days are services available?
7. Is the veteran eligible for the services you provide?
8. What are the fees, and how are they paid?
9. How are emergencies and problems handled?
10. Are references available?

*Source: Elizabeth Dole Foundation and ARCH National Respite Network*





There are many different retreats for caregivers or the entire family that allow you to get away, regroup and rejuvenate. If you know other caregivers, ask them what retreats they have enjoyed and why. HiddenHeroes.org\* is a great resource for finding such getaways. So are the Independence Fund\* and the National Military Family Association\*. Look for a retreat that includes a follow-up program that will give you tools to help you cope at home. If you take time to care for yourself, you'll often return to your responsibilities feeling renewed and better able to provide care.

**BALANCE WORK AND CAREGIVING.** Many of those who are caring for a wounded, ill or injured veteran or service member also have a full-time or part-time job. While many organizations (such as Hiring Our Heroes\*) have developed hiring strategies aimed at bringing veterans on board, some companies are now including policies and programs to support military caregivers and spouses as well. If you need to return to the workforce, talk to employers about taking advantage of flextime or working from home to help you juggle caregiving duties. If you are working and need additional time off, consider asking whether you are covered by the Family and Medical Leave Act—a law that requires some employers to allow military caregivers unpaid time off work (up to 26 workweeks) to care for a covered service member with a serious injury or illness. While many people are eligible, if you work for a small company or haven't worked for your employer very long, you may not qualify for this program.

**NETWORK WITH OTHER CAREGIVERS.** To boost your coping capacity, also consider tapping into social networks such as Facebook and AARP's online caregiving community for support. You can share your caregiving story with others at [aarp.org/caregivingcommunity](http://aarp.org/caregivingcommunity). There's comfort in knowing that others are experiencing the same ups and downs that you are. You also may get ideas about other strategies you can use and other resources that are available to help lighten your load. At times, you may feel guilty about needing time off or help with understanding complex information. But remember that your loved one also may benefit from having a wider circle of care. Consider finding services and support groups in your community through the Eldercare Locator\*.

# TAKE CARE OF YOUR FUTURE

It can be difficult to think about what life will be like when you're no longer a caregiver for your service member or veteran. But it's smart to make sure you're planning for your own future. Here are a few questions to help you start thinking about caring for yourself:

- **How is my financial health?** Many military and veteran caregivers report experiencing financial strain due to the costs of providing care and the loss of income and wages. It's important to understand these costs and how they affect your future, both in the short and long term. Consider speaking to a financial adviser about how to protect your own financial health when the time comes to stop caring for your loved one. This is particularly important for non-spouse or dependent caregivers (such as parents, siblings or friends) who may not qualify for certain assistance programs based on their relationship with the veteran.
- **If I were no longer a caregiver tomorrow, would I be ready for what's next?** It's wise to have your personal affairs in order so that if an emergency occurs, you're as ready to deal with it as you possibly can be. Do you have important legal documents such as your birth certificate and Social Security card in a secure, easily accessible place? You probably have a copy of your care recipient's medical history, but do you have your own medical history readily accessible? Use the checklists in the back of this guide to start making a list of what you might need for yourself.
- **Am I practicing healthy self-care on a regular basis?** It's easy to neglect your own health and well-being when you're focused on making sure your service member or veteran receives the proper care. But it's very important that you take good care of yourself—with a healthy diet, regular exercise, enough sleep, stress management, positive social support and preventive screening tests—with the same dedication that you show your loved one. Besides helping to make you a better caregiver now, regular self-care also will ensure you have sufficient energy and support when you need it most.







**SAVOR THE REWARDS.** Caregiving is demanding, intense and intimate work that presents frequent challenges to the partners, parents, siblings, friends and neighbors who are involved in it. It also may be one of the most loving and rewarding roles you will play in the life of a veteran or military service member. Still, relationship dynamics will shift, needs will evolve and what's considered "normal" will change.

This guide and the many formal sources of help listed are meant to open up avenues of support and get ideas flowing. But how you, your military service member or veteran and your circle of support decide to do things must be right for all of you.

## WHERE TO FIND HELP

### **Eldercare Locator:**

**[eldercare.acl.gov](http://eldercare.acl.gov) or 800-677-1116**

A public service of the U.S.

Administration on Aging that connects caregivers to local services and resources for older adults

### **Hiring Our Heroes:**

**[hiringourheroes.org](http://hiringourheroes.org)**

A program of the U.S. Chamber of Commerce Foundation that helps transitioning service members, veterans and military spouses find meaningful employment opportunities

### **Independence Fund:**

**[independencefund.org](http://independencefund.org)  
or 888-851-7996**

Committed to empowering severely wounded, injured or ill veterans to overcome physical, mental and emotional wounds incurred in the line of duty

### **Military Officers Association of America:**

**[moaa.org](http://moaa.org)**

The nation's largest association of military officers offers a wide range of personal and financial services exclusive to its members.

### **National Military Family Association (NMFA):**

**[militaryfamily.org](http://militaryfamily.org)**

Through its support, programs and advocacy, the association looks out for military families and those who serve.

### **Veterans Service Organizations:**

**[va.gov/vso](http://va.gov/vso)**

A directory of veterans service organizations that help veterans and their family members obtain benefits and services they've earned through military service



Elizabeth Dole  
greeting veterans

## YOUR MILITARY CAREGIVING ADVISERS

### **AARP FAMILY CAREGIVING WEBSITE:**

**[aarp.org/caregiving](http://aarp.org/caregiving) or 877-333-5885**

AARP's Family Caregiving website is your one-stop shop for tips and tools to help you care for a loved one. It has valuable information about handling medical issues, health records and advance directives, home safety, financial and legal issues, caregiver life balance and much more. (For Spanish resources, go to [aarp.org/cuidar](http://aarp.org/cuidar) or call 888-971-2013.) You'll also have the opportunity to join our community and connect with other caregivers like you at [aarp.org/caregivingcommunity](http://aarp.org/caregivingcommunity).

### **ELIZABETH DOLE FOUNDATION:**

**[hiddenheroes.org](http://hiddenheroes.org)**

The Elizabeth Dole Foundation is the preeminent organization empowering, supporting and honoring our nation's 5.5 million military caregivers—the spouses, parents, family members and friends—who care for America's wounded, ill or injured service members and veterans at home. The Foundation's Hidden Heroes campaign brings vital attention to the untold stories of military caregivers and provides a network for military caregivers to connect with their peers and access carefully vetted resources.

# GLOSSARY

## **DD214: CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY**

A document of the United States Department of Defense, issued upon a military service member's retirement, separation or discharge from active duty in the Armed Forces of the United States

## **CAREGIVER SUPPORT COORDINATOR**

A licensed professional working within a VA Medical Center who matches needs with services you're eligible for and provides valuable information about resources

## **CIVILIAN HEALTH AND MEDICAL PROGRAM (CHAMPVA)**

A comprehensive health care benefits program in which the VA shares the cost of covered health care services and supplies with eligible beneficiaries

## **COMMUNITY-BASED OUTPATIENT CLINIC (CBOC)**

Veterans Health Administration (VHA) utilizes CBOCs to provide common outpatient services, including health and wellness visits.

## **DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM (DEERS)**

A database for service members, military retirees, 100 percent VA disabled veterans, dependents, DOD active contractors and others worldwide who are entitled to Public Key Infrastructure and TRICARE eligibility

## **DEFENSE FINANCIAL AND ACCOUNTING SERVICES (DFAS)**

DFAS provides payment services to the DOD.

## **DURABLE POWER OF ATTORNEY FOR FINANCES**

A legal document that allows people to give authority to another trusted person to make financial decisions on their behalf. The "durable" designation means that it will stay in effect if they become unable to manage their own financial affairs.

## **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

Offered by many employers, EAPs are intended to help employees deal with personal issues that affect their job performance, health and well-being. They generally include short-term counseling and referral services for employees and their household members.

## **HEALTH CARE POWER OF ATTORNEY (HEALTH CARE PROXY)**

A special kind of durable power of attorney in which people appoint another person to make health care decisions for them in the event that they become unable to do so

## **HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT (HIPAA)**

A federal law that gives people rights over their health information and sets limits on who can look at and receive it. It permits the release of personal health information that's needed for patient care.

## **HOME HEALTH AGENCY**

An agency often certified by Medicare to provide health-related services in the home, such as nursing, social work and/or personal care and occupational, speech or physical therapy



## **LONG-TERM CARE INSURANCE**

Insurance that can pay part of the cost of care received in the home, assisted living residences, a nursing home and other designated services, depending on the policy

## **MILITARY/VETERAN SERVICE OFFICER/ORGANIZATION (MSO/VSO)**

Provides professional assistance to service members, veterans and their family members by helping them obtain benefits and services they have earned through military service

## **NON-MEDICAL ATTENDANT (NMA)**

One person designated by the veteran is authorized to serve as an NMA and provide support as the veteran recovers, rehabilitates and transitions to civilian life.

## **PATIENT ADVOCATES**

Professionals who can resolve concerns about any aspect of a patient's health care experience, particularly those that cannot be resolved at the point of care

## **PATIENT ALIGNED CARE TEAM (PACT)**

Team-based care in which health professionals, led by a provider, work with the patient to provide for the patient's health care needs—or coordinates care with other qualified professionals.

## **REQUEST FOR AND AUTHORIZATION TO RELEASE MEDICAL RECORDS FORM**

VA Form 10-5345 requests the release of health information by a VA Medical Center. The veteran must provide signed, written authorization before the center can share these records.

## **TRICARE**

TRICARE provides coverage, including health plans, special programs, prescriptions, and dental plans for service members, retirees and their families. Most TRICARE plans meet the requirements for minimum essential coverage under the Affordable Care Act.

## **VA'S FIDUCIARY PROGRAM**

Protects veterans and other beneficiaries who, due to injury, disease or age, are unable to manage their financial affairs. VA will only determine this after receipt of medical documentation or if a court of competent jurisdiction has already made the determination.

## **VETERANS BENEFITS ADMINISTRATION (VBA)**

A component of the Department of Veterans Affairs that is responsible for administering programs that provide financial and other forms of assistance to veterans, their dependents and survivors

## **VETERANS HEALTH ADMINISTRATION (VHA)**

A component of the Department of Veterans Affairs that implements the health care program of the VA through the numerous VA Medical Centers (VAMC), outpatient clinics (OPC), community-based outpatient clinics (CBOC) and VA Community Living Centers (VA Nursing Home) programs

## ADDITIONAL RESOURCES

### **AMERICAN LEGION:** [legion.org](http://legion.org)

The nation's largest wartime veterans service organization, committed to mentoring youth and sponsoring programs in our communities, advocating patriotism and honor, promoting strong national security and continued devotion to our fellow service members and veterans

### **ARCH NATIONAL RESPITE NETWORK AND RESOURCE CENTER:** [archrespite.org](http://archrespite.org)

A service that helps people locate respite services near them

### **BLUE STAR FAMILIES:** [bluestarfam.org/for-mil-families/wellness](http://bluestarfam.org/for-mil-families/wellness)

Committed to strengthening military families by connecting them with their neighbors. Includes a program that allows caregivers to connect with other caregivers and resources in their community

### **CAREGIVERS ON THE HOMEFRONT:** [caregivers-homefront.org](http://caregivers-homefront.org)

Provides caregivers of veterans and first responders with hopefulness, a sense of togetherness and a firm foundation of resiliency through education, support groups, advocacy and retreats

### **CODE OF SUPPORT FOUNDATION:** [codeofsupport.org](http://codeofsupport.org) OR 571-418-6339

Provides one-on-one assistance to service members, veterans and their families with complex needs

### **DISABLED AMERICAN VETERANS (DAV):** [dav.org](http://dav.org)

A nonprofit charity that provides benefits assistance and claims help, along with other programs to assist veterans, their families and caregivers

### **FISHER HOUSE:** [fisherhouse.org](http://fisherhouse.org)

An organization that builds comfort homes at military and VA medical centers around the world, and where military and veteran families can stay free of charge while a loved one is in the hospital

### **HEARTS OF VALOR:** [heartsofvalor.org](http://heartsofvalor.org)

A network of people caring for wounded, ill or injured service members that was created and is maintained by Operation Homefront

### **HIDDEN HEROES:** [hiddenheroes.org](http://hiddenheroes.org)

This premier destination for military caregivers includes personal stories from caregivers, a vetted directory of resources, a private Facebook community and calls to action for communities and individuals to get involved.

### **HOME BASE:** [homebase.org](http://homebase.org) OR 617-724-5202

Their goal is to heal the "invisible wounds"—post-traumatic stress, traumatic brain injury, depression—for veterans, service members and their families, regardless of financial or discharge status.

### **HOPE FOR THE WARRIORS:** [hopeforthewarriors.org](http://hopeforthewarriors.org)

Provides support services to military and veteran caregivers of post-9/11 service members or veterans that have been physically or psychologically wounded

**MILITARY AND VETERAN CAREGIVER NETWORK (MVCN): [milvetcaregivernetwork.org](http://milvetcaregivernetwork.org)**

MVCN offers peer support and services to connect those providing care to service members and veterans who are living with wounds, illnesses and/or injuries.

**MY VA311: 1-844-MyVA311**

Provides access to information about VA services such as disability, pension, health care eligibility and burial benefits, in addition to a self-service locator to find the nearest VA facility

**NATIONAL ALLIANCE FOR CAREGIVING: [caregiving.org](http://caregiving.org)**

This organization is dedicated to improving the quality of life for caregivers and those they care for through research, innovation and advocacy.

**NATIONAL ASSOCIATION FOR HOME CARE & HOSPICE: [nahc.org](http://nahc.org)**

Consumer information on how to select a home care provider or hospice

**NATIONAL HOSPICE AND PALLIATIVE CARE ORGANIZATION: [nhpco.org](http://nhpco.org) OR 800-646-6460**

Free consumer information on hospice care and services that puts the public in direct contact with hospice programs

**PARALYZED VETERANS OF AMERICA: [pva.org](http://pva.org)**

A veteran service organization that offers expertise on the special needs of veterans who have experienced spinal cord injury or dysfunction

**QUALITY OF LIFE FOUNDATION: [woundedveteranfamilycare.org](http://woundedveteranfamilycare.org) OR 855-765-7650**

The foundation's Wounded Veteran Family Care Program addresses the needs of families that provide daily substantial care for severely wounded, ill or injured veterans in their homes.

**SEMPER FI FUND: [semperfifund.org](http://semperfifund.org)**

Provides immediate financial assistance and lifetime support to post-9/11 combat-wounded, critically ill and catastrophically injured members of all branches of the U.S. Armed Forces and their families during recovery and the transition back to their communities

**VETERANS CRISIS LINE: [veteranscrisisline.net/get-help/chat](http://veteranscrisisline.net/get-help/chat) OR 800-273-8255**

Free, confidential support available 24/7 for veterans in crisis

**WOUNDED WARRIOR PROJECT: [woundedwarriorproject.org](http://woundedwarriorproject.org) OR 888-997-2586**

A charity and veteran service organization that offers a variety of programs, services and events for wounded veterans of the military actions following Sept. 11, 2001

**YELLOW RIBBON FUND: [yellowribbonfund.org](http://yellowribbonfund.org)**

Provides practical support for wounded, ill and injured service members and their caregivers, including housing and transportation, to keep families together during the critical recuperation phase



## GENERAL NEEDS ASSESSMENT

(One for each individual who will need care)

Area of Need	Types of Possible Tasks	Point Person
Home Maintenance and Living Situation	<input type="checkbox"/> Home repairs/modifications <input type="checkbox"/> Home maintenance <input type="checkbox"/> Pay VA home loan, mortgage or rent <input type="checkbox"/> VA home accessibility modifications <input type="checkbox"/> Safety and security <input type="checkbox"/> Grocery shopping and meal preparation <input type="checkbox"/> Lawn care <input type="checkbox"/> Pet care <input type="checkbox"/> Housekeeping <input type="checkbox"/> Research alternative living situations <input type="checkbox"/> Other <input type="checkbox"/> _____	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
Financial Affairs	<input type="checkbox"/> Pay bills <input type="checkbox"/> Keep track of financial records <input type="checkbox"/> Manage assets <input type="checkbox"/> Apply for and supervise public benefits <input type="checkbox"/> Leave earnings statement (LES) <input type="checkbox"/> Military compensation statement <input type="checkbox"/> VA caregiver stipend program bills <input type="checkbox"/> Use GI Bill for education or for a dependent <input type="checkbox"/> File claim with VA	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
Transportation	<input type="checkbox"/> Driving decisions <input type="checkbox"/> Coordinate rides <input type="checkbox"/> Locate transportation services	<hr/> <hr/> <hr/>
Personal Care	<input type="checkbox"/> Coordinate personal care activities <input type="checkbox"/> Help with daily grooming and dressing <input type="checkbox"/> Rides to hair stylist <input type="checkbox"/> Clothes shopping	<hr/> <hr/> <hr/> <hr/>



## GENERAL NEEDS ASSESSMENT

(One for each individual who will need care)

Area of Need	Types of Possible Tasks	Point Person
Health Care	<div>_____ Enroll in health care</div> <div>_____ Transition to TRICARE or CHAMPVA (if retiree)</div> <div>_____ Monitor and record physical and emotional symptoms</div> <div>_____ Arrange medical appointments, transportation and someone to accompany as needed</div> <div>_____ Submit medical insurance and bills</div> <div>_____ Explain medical decisions</div> <div>_____ Medication management (fill prescriptions, fill pill boxes, give reminders and dispense medications)</div> <div>_____ Perform medical tasks (wound care, injections and catheter)</div> <div>_____ Obtain medical bracelet and/or medical alert system, if needed</div>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>
Communications	<div>_____ Keep family caregiving team informed</div> <div>_____ Coordinate team visits</div> <div>_____ Daily check-in</div> <div>_____ Obtain cellphone and/or internet to enhance communication</div> <div>_____ Connect on social media</div>	<div></div> <div></div> <div></div> <div></div> <div></div>
Socialization	<div>_____ Send greeting and thank-you notes</div> <div>_____ Arrange for visitors</div> <div>_____ Arrange outings</div> <div>_____ Join local veterans group</div>	<div></div> <div></div> <div></div> <div></div>
Adaptive Devices	<div>_____ Order, maintain and pay for adaptive devices</div> <div>_____ Train on how to use devices</div> <div>_____ Get educated on process to secure devices and get them maintained by VA</div> <div>_____ Other</div>	<div></div> <div></div> <div></div> <div></div>



## PERSONAL INFORMATION CHECKLIST

(One for each individual who will need care)

NAME

X	Personal Information	Contact Info	Notes
	Address		
	VA Disability Letter		
	Military Records <ul style="list-style-type: none"> <li>• Branch of service VA ID#</li> <li>• Discharge papers</li> <li>• Medical</li> </ul>		
	Social Security Card		
	Birth Certificate		
	Marriage Certificate		
	Death Certificate (for deceased spouse)		
	Divorce Papers		
	Drivers' License/Organ Donor Card		
	Passport/Citizenship Papers		
	Address Books (names and addresses of friends and colleagues)		
	Lists of church and community memberships and contact information		
	Information on waiting lists or contracts with retirement communities or nursing homes		
	End of Life Planning		
	Pet Care: Vet, Sitter, Walker		
	Lawyer		
	Other		





## HOME MAINTENANCE CHECKLIST

X	Home Item	Contact Info	Notes
	Mortgage Company Name <ul style="list-style-type: none"> <li>Amount due</li> </ul>		
	Rental Management Company: <ul style="list-style-type: none"> <li>Amount due</li> </ul>		
	Rental/Real Estate Agent		
	Gas/Electric/Water Company		
	Cable/Internet/Telephone		
	Home Security Company		
	Neighbor's Contact Information		
	Homeowners Insurance Agent <ul style="list-style-type: none"> <li>Insurance Policy #</li> <li>Homeowners Premium</li> </ul>		
	Garbage Service/Garbage Pickup Day Is <ul style="list-style-type: none"> <li>M T W Th F (circle)</li> </ul> Recycle Service Pickup Day Is <ul style="list-style-type: none"> <li>M T W Th F (circle)</li> </ul>		
	Home Services <ul style="list-style-type: none"> <li>Handy Person</li> <li>Lawn Care</li> <li>Appliances</li> </ul>		
	Passwords <ul style="list-style-type: none"> <li>Computer(s) Password Clue(s)</li> <li>Voicemail Password Clue</li> <li>Cellphone</li> <li>Security System</li> </ul>		



## HEALTH CARE CONTACTS

Pharmacy Name

Phone #

Location

Pharmacy Name

Phone #

Location

Doctor Name

Phone #

Specialty

Address

Doctor Name

Phone #

Specialty

Address

Doctor Name

Phone #

Specialty

Address

Doctor Name

Phone #

Specialty

Address

Dentist Name

Phone #

Address

Home Care Agency

Phone #

Address



## HEALTH CARE CONTACTS (continued)

X	Item	Contact Name	Notes
	Medicare (original) or Medicare Advantage (company name) ID Number		
	Medical Health Record		
	Medicare Prescription Drug Coverage (company name) ID Number (does not apply to an Advantage plan with drug coverage)		
	Other Health Insurance Policy (Medigap) Company Premium Payment Schedule		
	MyHealtheVet (myhealth.va.gov)		
	Veterans Health System ID #		
	Do Not Resuscitate (DNR) Order		
	Physician Orders for Life-Sustaining Treatment (POLST) form (if available in your state)		
	Living Will/Advance Directives		
	Durable Power of Attorney for Health Care		



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List Allergies:





## TRANSPORTATION CHECKLIST

NAME \_\_\_\_\_

X	Item	Notes	Where Is it Kept?
	Auto(s)	Make(s)	
	Auto Loan Information	Model(s)	
	Title for Car(s)		
	Auto Insurance Company		
	VA Transportation		
	Rideshare Services (such as ACCESS van, local cab service, Lyft, Uber)		
	Recreational Vehicles  Title  Insurance		



## FINANCIAL CHECKLIST

X	Item	Contact Info	Notes
	Bank records (checking/savings accounts) PIN clues—online banking and accounts with passwords and clues		
	Trusts		
	Will		
	Durable Power of Attorney for Finances		
	Any Rental Agreements or Business Contracts		
	Complete List of Assets and Debts		
	List of Routine Household Bills		
	Federal and State Tax Returns (past 3-5 years)		
	Tax Preparer		
	Records of Any Personal Loans Made to Others		
	Financial Planner or Broker		
	Fiduciary or Other Financial Program Officer		
	VSO Case Manager		
	VA Life Insurance		
	VA Death Benefits (care for spouse, burial, taps, etc.)		
	Life Insurance Policy or Policies		
	Disability Insurance (long- and short-term)		
	Long-Term Care Insurance		
	Safe Deposit Box(es) <ul style="list-style-type: none"> <li>• Location(s)</li> <li>• Number(s)</li> <li>• Keys</li> </ul>		



## PUBLIC BENEFITS CHECKLIST

Your loved one may have or be eligible for help paying for food, heating bills, property taxes and more. Use **AARP BENEFITS QUICKLINK**, [www.aarp.org/quicklink](http://www.aarp.org/quicklink), to find out about programs in your state.

X	Item		
	Food Assistance (e.g., SNAP/FNS)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
	Low Income Home Energy Assistance (LIHEAP)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
	Supplemental Security Income (SSI)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
	VA/DOD Benefits	<input type="checkbox"/> YES	<input type="checkbox"/> NO
	Property Tax Assistance/Exemption	<input type="checkbox"/> YES	<input type="checkbox"/> NO
	Extra Help Paying for Medicare Part D (prescription drug coverage)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
	Medicare Parts A, B and D Premium Support	<input type="checkbox"/> YES	<input type="checkbox"/> NO
	Medicaid (help with long-term care and medical care) Number and Identification Card	<input type="checkbox"/> YES	<input type="checkbox"/> NO
	Transportation Assistance	<input type="checkbox"/> YES	<input type="checkbox"/> NO



## SAMPLE DETAILED WEEKLY CAREGIVING PLAN

For daily tasks or those done on a regular routine, try something like this weekly schedule (it can be made into a daily or monthly schedule):

Caregiving Week of:

Day	Tasks	When/ Where	Person Responsible/ POC	Notes
Example Day	1. Check whether medications have been taken	End of day	Daughter Mary	Call and review pill box
	2. Go to doctor's appt	1:00 p.m.	Daughter Ann	Drive to appt, get prescriptions, set in pill box
Monday				
Tuesday				
Wednesday				
Thursday				
Friday				
Saturday				
Sunday				





This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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Visit the AARP Family Caregiving website for information and tools  
**[aarp.org/caregiving](http://aarp.org/caregiving)** or call **877-333-5885**

For Spanish resources  
**[aarp.org/cuidar](http://aarp.org/cuidar)** or call **888-971-2013**

# CAREGIVER RESOURCES



**Elizabeth Dole Foundation**  
CARING FOR MILITARY FAMILIES

**AARP**

Family Caregiving™

Tell us what you think: [aarp.org/preparetocaresurvey](http://aarp.org/preparetocaresurvey)