

ACCOUNT PERMISSIONS

The caregiver managing an older adult's affairs should add their name to the following contracts or accounts so that changes can be made on behalf of the older adult.

It can be very difficult for a caregiver to get information or make any changes unless their name has been added to the contract, account or on a list of "permission to share with this person". It's important to keep all log-in credentials for each account stored in a secure location.

While each account and company has their own guidelines, here are some suggestions for what to have at your fingertips:

- ☐ The primary account holder's: full legal name, DOB, Social Security number, mailing address, mother's maiden name, driver's license or ID number
- ☐ The relevant account number and/or previous bill or statement for each business
- ☐ The log-in credentials for each account
- ☐ If possible, have the primary account holder present with you to give verbal approval or answer additional security questions
- ☐ A printed copy of the completed POA for healthcare and/or financial
- ☐ A completed POA for healthcare and/or financial in a pdf file so it can be emailed if required

Financial

The individual legally appointed as the Financial Power of Attorney will have access to financial accounts and information, but the institutions need to have that permission on file. This is the list where the Financial POA should be filed:

- ☐ Credit union or banks
- ☐ Credit card companies
- ☐ Lender or landlord for mortgage/rent
- ☐ Estate planning professional
- ☐ Financial planning professional
- ☐ Life insurance company
- ☐ Social Security account
- ☐ Retirement account (IRA, 401K)
- ☐ All financial institutions where the older adult has checking, savings, loans

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- ☐ Titles for other property (vehicles, boats, real estate, etc.)
- ☐ Will
- ☐ Living Trust
- ☐ Life Insurance plan
- ☐ Annuity information
- ☐ Attorney (general)
- ☐ Other:
- ☐ Other:

Health

The individual legally appointed as the Healthcare Power of Attorney will have access to healthcare professionals, health history and current health information, but the institutions need to have the permission on file. In addition to the list above, this is what to have at your fingertips:

- ☐ [Advance Directive](#) (aka Living Will) including a completed and signed Healthcare Power of Attorney (POA)
- ☐ Signed [HIPAA form](#)

This is the list where the Healthcare POA should establish access:

- ☐ Primary and secondary care providers
- ☐ Healthcare specialists
- ☐ Each health insurance plan (e.g. Medicare, Medicaid/Medical, private insurance provider(s), dental, vision)
- ☐ Long-term Care insurance plan
- ☐ Disability insurance
- ☐ Vision plan
- ☐ Dental plan

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Other

This is a list of various accounts and places where the caregiver managing an older adult's affairs should add their name.

- ☐ Homeowners or renters insurance
- ☐ Utilities (gas/electric)
- ☐ Water
- ☐ Waste management
- ☐ Cell phone
- ☐ Internet provider
- ☐ Cable / satellite provider
- ☐ Frequent flyer accounts
- ☐ Subscriptions
- ☐ Any other contracts or accounts outside of banks and medical related
- ☐ Other:
- ☐ Other:
- ☐ Other: