

Carers often worry about what would happen to the person they support if they were unable to continue providing care for any reason.

If you're a carer for someone who depends on you, maybe a person with Parkinson's, it's easy to forget your own needs and organising your own life. You can get very busy, and planning, like many other activities, can be shifted to the "back burner." However it's a really good idea to have plans in place in case you have to deal with illness, accidents or emergencies and will not be around to look after the person you care for.

MAKING PLANS

It makes sense to plan for emergencies, especially if a vulnerable person would be at risk if something were to happen to you. Without an emergency plan in place, it is not unusual for the family to suddenly coalesce and significant stress can ensue as there is discussion and maybe arguments about who will take on the caring role or arrange for a new carer. This may be exacerbated by the fact that so many people are so busy and families are often geographically spread out these days.

As much as possible discuss the "what ifs" with the person you care for, so they will have input into decisions and arrangements that would affect them if you were suddenly unable to provide support.

You may want to have a family conference whether in person, in a conference phone call or on Skype or similar, to discuss things in a preventative way. This may head off stress later on.

It may even be that, for example, one of your siblings has already said they will have mum and dad stay with them if you are not around, but they have not thought through all the details of what that would entail or their circumstances have changed in a way that having mum or dad stay with them isn't practical or the best option.

You may want to create a succession plan type document with notes that will be relevant to whomever takes over the care role. Share the completed plans with anyone who needs to know about your wishes, and the support needs of your loved one (if they can't easily communicate these themselves). Be sure to update your plans when details change and make sure everyone has the latest version.

ENDURING POWER OF ATTORNEY

It is very important you organise an Enduring Power of Attorney (EPA) in case you are incapacitated through accident or sickness and you cannot make decisions for yourself. EPAs cover your personal care and health but also your property, which will affect the person you care for if they are your husband or wife, or part of your family.

If you haven't already it is vital you also organise EPAs for the person you care for and ensure they take into account the fact that you may not be around. On the EPAs they can nominate attorneys to take over should you no longer be able to.

EPAs generally cover care and health, and, others cover property.

So with the Health Power of Attorney you know that someone, (or more than one) family member, trusted friend, or solicitor, will act on your loved one's behalf, if they cannot act fully for themselves, to determine where they live and all aspects of their health care. The same goes for the property/financial EPA. These are legal documents and the attorneys must act in the person's best interests and only if they one day have no capacity to make their own decisions can they act alone. (Or jointly).

You could also make provision in your will, which entails a visit to a solicitor, to make sure your will sets out exactly what you want with no loopholes when it comes to provision for the person you are caring for.

MONEY

It is important if you can afford it to consider having insurance and/or savings in place for if you become unwell. There is the whole issue of paying for specialists and perhaps surgery if that is required. The reality is the public health system is under huge financial pressures and waiting lists for even very serious conditions are long. Therefore if you can afford private insurance you may save the person you care for and others a load of worry and have them provided for if you pass away. Whether you have passed away or you are unwell the last thing you, the carer and any family will want is financial stress.



SERVICES FOR CARERS

The National Carer Learning and Wellbeing Resource Service (Care Matters) and the Carer Matching Service are services to provide information and support and build knowledge on a range of topics for carers. Care Matters provides a range of resources through an online website, learning workshops for people who care for a person with a disability and a freephone service for information and support.

The National Carer Matching Service is provided by Carers NZ and MyCare Ltd. It allows those seeking or offering relief care to easily find each other online. The Service includes **0800 assistance** provided by both Carers NZ and MyCare.