



Family Caregiver Guide

Resources and support for those who are caring for a family member or friend

Florida Blue 
Your Health Solutions Partner

Table of Contents

Who is a Caregiver?	2	Important Health Information	13
Caregiving 101	3	Medical history	13
Creating your caregiving plan	3	Family medical history	14
Understanding your loved one’s needs	5	Emergency contacts	19
Understanding your loved one’s health coverage	5	Personal contacts	21
Caring for an aging parent	6	Routines to remember	24
Home safety checklist	8	Important legal documents	26
Financial resources	9		
Taking care of you	10		
Staying active together	11		
Spending quality time together	12		



Who is a caregiver?



“There are only four kinds of people in the world – those who have been caregivers, those who are caregivers, those who will be caregivers, and those who will need caregivers.” — Rosalynn Carter

If you aren't sure if you are a caregiver, you aren't alone. Many people are caregivers for their loved ones and don't realize it. A caregiver is anyone who helps take care of someone, whether it's a child, an aging adult, or someone who is sick or who is living with a disability.

Your journey as a caregiver may start small and grow over time as the needs of your loved one grow. Here are some of the typical tasks a caregiver might handle:

- ✓ Making doctor's appointments
- ✓ Providing transportation to appointments
- ✓ Helping with chores and daily life tasks
- ✓ Helping manage a loved one's bills and legal matters
- ✓ Picking up groceries or prescriptions

In this guide, you'll find resources to help you:

- ✓ Organize contact information (names and contacts of doctors)
- ✓ Track family and patient medical history
- ✓ Record medical concerns
- ✓ Keep track of important legal papers, like Power of Attorney documents and living wills
- ✓ Take care of yourself
- ✓ Have difficult conversations with loved ones (those you are caring for and other family members)



How to use this guide.

This easy-to-use guide includes resources to help you as a caregiver and gives you a place to record important information about your loved one. Keep it handy and in a safe place.

If you share caregiving duties with other family members, pick one person to update information in the guide and then share with others, so you always know your loved one's information is up to date.

Print out the guide or fill out the information online and save it to your computer, phone, or tablet.

You'll need Adobe Acrobat on your computer, tablet, or smartphone to save the guide to your device. You can learn more about Adobe Acrobat [here](#).

Caring for more than one loved one? Complete a guide for each person and keep track of their personal information separately.

Your journey as a caregiver

If you're just starting your journey as a caregiver, you aren't alone. One in five Floridians act as caregivers for someone they love. And many caregivers take on this extra role in addition to other responsibilities, like working or taking care of children.

This guide will help make it easier for you to manage your role as a caregiver. Use these tips to get started.

1. Create your caregiving plan.

Use this guide to create a caregiving plan for your loved one. A caregiving plan will make it easier for you to manage your loved one's care over time. Create your caregiving plan as soon as possible so you can document your loved one's wishes and feedback.

Here's what your plan should include:

- Information about any health conditions your loved one has and family history
- Their daily routines
- Their insurance information
- Medications they take, including their pharmacy information and who prescribes their medications
- Your loved one's doctors, dentist, other providers, as well as local urgent care facilities, pharmacy, and hospitals
- Advanced care planning
 - Power of Attorney
 - Living Will
 - Will and Trust documents
 - Funeral/memorial arrangements
 - Social Security information
- Emergency contacts, like family members and other people you rely on
- Caregiver support resources
 - State and national resources, like the Caregiver Alliance or the state Department of Elder Affairs
 - Florida Blue Centers (in person, by phone or through a virtual visit)
- A communication checklist for you and your family
 - Set up time to talk to family members about difficult decisions.
 - Make sure to talk about difficult topics, such as Durable Power of Attorney, Living Will, Physicians' Orders for Life Sustaining Treatment and other End-of-Life Wishes. Making tough decisions early in the process and writing them down will make it easier for you later.



You may want to include a geriatric care manager or a lawyer to help guide you. To find a geriatric care manager near you, reach out to one of our Community Specialists at our Florida Blue Centers. They can help you find resources in your community. Call 1-877-352-5830 or click to [Find a Center](#) near you.



Important To-Do:

If you have a job, make sure to talk to your employer about your situation. Some companies may offer programs to help you, reduced hours or flexible schedules, or you may wish to take a temporary leave. If you qualify, the [Family and Medical Leave Act](#) (FMLA) allows you to take up to 12 weeks of unpaid leave and keep your job.

2. Understanding your loved one's health needs

If you're caring for a loved one, you may not know what to expect or do. You may be taking care of:

- A child with an ongoing condition, like autism or attention-deficit hyperactivity disorder (ADHD)
- Someone who may have recently had a surgery or a short-term medical issue like (a broken bone or pneumonia)
- An aging adult who needs more help around the house
- An older adult with a more serious condition, like cancer or dementia.

No matter what situation you find yourself in, a great place to start is learning about your loved one's health needs.

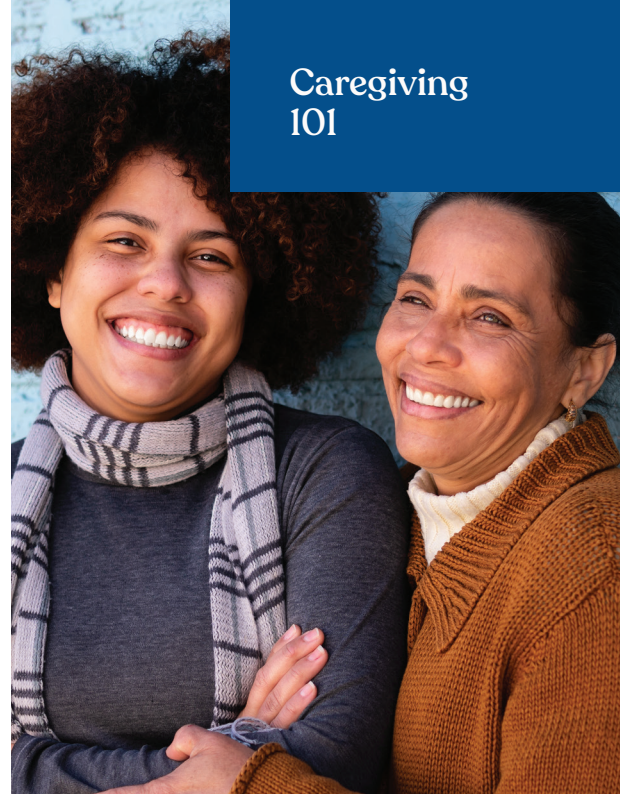
Please know there are resources available to you. Consider the following as you create a caregiving plan:

- Talk to your loved one's doctor about their condition, if they have one. Understanding your loved one's diagnosis can help you anticipate your loved one's needs and make you feel more capable and in control.
- Learn about common treatments, if applicable.
- Have the name and contact information of your loved one's doctors and health care team handy so you can call when you have questions.
- Understand your loved one's wishes and plan to live well.
- Look for state and national organizations focused on your loved one's condition. These organizations can point you toward local resources that can help you. For example, if your loved one has diabetes, reach out to the American Diabetes Association.
- Reach out to one of our Florida Blue Center Community Specialists. They can connect you to resources right in your local area.

3. Understand your loved one's health plan coverage

If your loved one has a Florida Blue or Florida Blue Medicare plan, you can create an online caregiver account to help manage their health plan.

- Get to know your loved one's plan online. Learn what's covered by their plan, how much they pay for services, any extra perks and services that are provided, and search for providers in their plan. Our online tools offer information and resources to help you manage the care and support of your loved ones.
- Ask our Florida Blue Center team for help more.



Support in your community:

Our Community Specialists are ready to help. They are in our Florida Blue Centers across the state, and they offer personalized support to everyone in the community, not just Florida Blue members. They can help you connect with programs and services in your community, including:

- Food programs
- Caregiver support
- Transportation services
- Financial and housing services
- Medication savings
- Government programs, including Medicaid
- Military and Veteran Services

Stop by one of our Centers or call **1-877-352-5830**, Monday - Friday, 9am - 7pm or Saturday, 9am - 4pm, and we'll be glad to help.

4. Role reversal: How to care for aging parents

Unlike caring for a child or spouse, caring for an aging parent can come with some hidden challenges.

Navigating how to help them and respect their independence at the same time may be one of the hardest parts of your caregiving journey.

It may feel patronizing to make a decision for your parent, like if they should stop driving, what medications they should take, what they should eat, or how to keep them safe at home. Here are a few important tips for finding your way:

- Involve your parent as much as possible in decision making. Give them options to choose from. You're more likely to have buy in when your parent(s) play a large role in creating solutions. Be sure to track solutions and decisions in your caregiving plan so everyone is on the same page and can refer to the document.
- Listen and always validate. Making a space for your parents to talk about their fears, concerns, feelings, and wishes is so important to keeping communication open. Don't be afraid to ask questions such as, "I just want to be here to support you, Mom. How can I help?" or, "What role would you like me to play in this, Dad?"
- Look for signs of depression and make sure to talk to your loved one and their doctor about it.
- Depending on your parent's condition, you may have to lean in and take the reins of their health care.





5. Help your loved one stay safe at home.

Whether you are caring for an older adult or someone with special needs, it's important to make sure their home is a safe environment. Here are some easy tips to make spaces safer. Keep high-traffic areas clear of toys, wires, shoes, and other objects.

- Secure area rugs from slipping, bunching and sliding.
- Get rid of throw rugs.
- Make sure stairs have handrails and are well lit.
- Install grab bars in the shower or a stool riser for the toilet if needed.
- Keep commonly used items at eye level and within easy reach.
- Make sure furniture is placed far enough apart to allow for ample walking room, walkers and/or wheelchairs.



Safety Checklist



FLOORS

- ☐ Is furniture blocking or impeding path?
- ☐ Are throw rugs fastened with double-sided tape or do they have non-slip backing?
- ☐ Is there clutter on the floor that may cause trips and falls?
- ☐ Are wires or cords crossing walkways?

STAIRS & STEPS

- ☐ Do stairways have bright lighting and working lightbulbs?
- ☐ Is carpet on steps firmly attached?
- ☐ Are handrails available on both sides of stairs?
- ☐ Are handrails securely fastened?
- ☐ Is there clutter on stairs?
- ☐ Are light switches available at both top and bottom of staircase?
- ☐ Do they need chair lifts?

KITCHEN

- ☐ Are regularly used items on low, easy-to-reach shelves (waist level)?
- ☐ If a step stool is available, is it steady and are there handles to hold onto?
- ☐ Purchase claw grips or jar openers if needed so your loved one can use them to open things.

BATHROOM

- ☐ Is there a non-slip mat or strips on the tub or shower floor?
- ☐ Are grab bars available in the tub, shower or next to the toilet?
- ☐ Can your family member safely step in and out of the tub or shower?

BEDROOM

- ☐ Is there a light near the bed in an easy-to-reach location?
- ☐ Is there a lighted path from the bed to the bathroom?
- ☐ Is a bed rail or toilet seat needed?

6. Manage financial resources

Caring for a parent, spouse, or other loved one is a labor of love that comes with a lot of responsibilities. While it's hard to put a price on this help, the fact is it often comes with real costs for caregivers — financial and emotional.

- Get your own financial house in order when it comes to managing your loved one's care at home.
 - Inventory all the costs of your loved one's life at home, including mortgage/rent, utilities, and transportation.
 - Add up any expenses you routinely cover, like groceries and helping with property taxes, homeowners and car insurance or gas.
 - Make sure you and your loved one have a safe place to store important documents, such as wills, marriage certificates, and life insurance policies.
- Make a plan for your money and your loved one's money.
 - Financial planning as a caregiver means making three budgets:
 - Your income and expenses
 - Your caregiving costs and any financial resources
 - Your loved one's income and expenses
 - Depending on your loved one's condition, you want to start thinking about assisted living costs and how much your loved one's medical coverage will pay toward those costs.
 - Check to see if your loved one has long-term care coverage.



7. Take care of yourself

Family caregivers who work and act as caregivers for a loved one are considerably more likely to have chronic illnesses and poor health themselves. It's good to make sure you build healthy choices into your daily routines. Eat well, get enough sleep and exercise at least 30 minutes five times a week.



If you don't take care of yourself, you won't be able to take care of someone else.

- Eat healthy foods. Avoid skipping meals – even a small on-the-go meal can make a big difference in your energy level and ability to complete all the tasks on your caregiver to-do list.
- Attend personal doctor and dental appointments. Don't neglect your own health needs. Share any concerns you have with your doctor. They may be able to help you with sleep issues, fatigue or muscle aches and pains related to your role as a caregiver.
- Take care of your mental well-being too. Your physical health and mental health go hand in hand.
- Exercise whenever possible. Consider a brisk walk at the beginning or end of a caretaking session or put on a workout show and get your blood pumping.
 - Our Florida Blue Centers offer both in-person and online fitness and wellness classes like yoga and tai chi at no cost to everyone in the community. You can find a schedule for your local Florida Blue Center [here](#).
- Make time for self-care. Showering, putting on clean clothes, brushing and flossing your teeth, getting your hair done, and doing other small self-care tasks can all improve your health and how you feel.
- Give yourself a break. Walk, go shopping or try to make time for hobbies and the things you love to do.
- Create a quiet space in your home where you can go to relax.
- Ask friends and family for help.
- If possible, invest in grocery delivery or hire someone to help you with cleaning. Our Community Specialists at our Florida Blue Centers may also be able to help you find services like these, as well as respite care.
- Seek professional counseling to help you process the changes and manage the grief and stress associated with it. Stress and your mental well-being play a big role in your overall health. It's important to take care of yourself from head to toe.



8. Stay active together.

Depending on your loved one's health and activity level, try out some of these suggestions to stay active and spend time together.

- **Daily walks:** Walking is one of the most helpful and easiest forms of exercise. If they're unable to walk that much, even some movement throughout the day will help them.
- **Stay social:** Staying social is another way to remain active, even at home. For instance, they can join a club, center, religious or community organization where there are people to interact with. This will help your loved one feel less lonely or withdrawn. If they are home-bound, look for online communities to help keep them engaged. There are many groups on Facebook and other social media sites they can join, based on their interests.
- **Household chores:** Small and simple tasks, like gardening, dusting or doing the laundry are some activities that will help them stay active and fit and feel valued.
- **Swimming:** Swimming is both enjoyable and a gentle way of staying active.
- **Seated exercises:** If your loved one's condition prevents them from getting up or affects their energy, they can try some seated exercises, such as lifting weighted objects or raising their arms and legs to keep their muscles in shape and improve coordination.
- **Play brain games:** There are several options available when it comes to brain games. Puzzles, riddles, searches, and logic are a few good examples of brain games.
- **Read books:** Organize a bookshelf for your loved one at home or help them read various online magazines or the news.



9. Spend quality time together, if possible.

Focus on your relationship with your loved one to create quality time together. If you can, do activities you both enjoy. Cherish the here and now as much as possible. Take one day at a time. Tell stories and talk about hopes and dreams.



Important Health Information

Use the following pages to fill out information about your loved one and their care needs so you have it all in one place. If you are taking care of more than one person, make sure to complete a second guide for that person. Once you have this information filled out, make sure to store it somewhere safe and secure.

Personal Information

Due to the confidential nature of this information, make sure to keep this guide somewhere safe and secure. Appoint someone in your family be in charge of this information.

Date of Birth	
Social Security #	
Driver's license #	
Medicaid #	
Medicare #	
Health insurance information	

Medical History

Medical conditions

Medical and Family History

Check off any conditions the person you care for one of their family members has had

Medical condition	Personal history	Relative (List which relative)
Alzheimer's disease		
Arthritis		
Asthma		
Back pain		

Medical condition	Personal history	Relative (List which relative)
Blood disorders		
Cancer		
Cerebral palsy		
Chest pain		
Chronic Obstructive Pulmonary Disease (COPD)		
Congenital heart defect		
Delayed development		
Dementia		
Depression		
Diabetes		
Down syndrome		
Hearing loss		
Heart disease		
Hepatitis		
High blood pressure		
High cholesterol		
HIV/AIDS		

Medical condition	Personal history	Relative (List which relative)
Kidney failure		
Mental health		
Migraine headaches		
Multiple sclerosis		
Muscular dystrophy		
Osteoporosis		
Parkinson's disease		
Seizures (epilepsy)		
Skin condition		
Sleep disorder		
Stomach problems		
Substance use (smoking, alcohol, illicit drug use)		
Stroke		
Thyroid disorders		
Vision problems		
Other		
Other		

Additional family history

For the person you are caring for, list if the below relatives have passed away, their cause of death and any notable health concerns they had

Relative	Date of death; age	Cause of death; health issues
Father		
Mother		
Brother		
Brother		
Sister		
Sister		
Child(ren)		
Other		

Prescription medications

List the prescribed medications your loved one takes

Name of medicine	Dose	How often	Reason for taking	Prescribing doctor

Name of medicine	Dose	How often	Reason for taking	Prescribing doctor

Over-the-counter (OTC) medications

List the OTC medications your loved one takes. This includes medicines you can buy over-the-counter at any store, like Tylenol, vitamins, and supplements

Name of medicine	Dose	How often	Reason for taking

Medication allergies

List any allergies your loved one has to medications

Medical procedures/vaccinations/hospitalizations

List the health and dental procedures, and hospitalizations your loved one has had. Make sure to include any vaccinations your loved one has had recently, like flu and COVID shots.

Name of service	Date	Doctor/Provider	What happened?

Name of service	Date	Doctor/Provider	What happened?

Emergency contacts

List the names of important emergency contacts for your loved one

Police/fire/emergency	9-1-1
Suicide prevention	9-8-8
Police non-emergency	
Emergency contact	Name: _____ Phone: _____ Address: _____

Emergency contacts

List the names of important emergency contacts for your loved one

Emergency contact	Name: _____ Phone: _____ Address: _____
Emergency contact	Name: _____ Phone: _____ Address: _____
Primary care doctor	Name: _____ Phone: _____ Address: _____
Other doctor	Name: _____ Phone: _____ Address: _____ Specialty: _____
Other doctor	Name: _____ Phone: _____ Address: _____ Specialty: _____
Urgent care center (Use for non-life-threatening illnesses and injuries)	Name: _____ Phone: _____ Address: _____
Emergency room (Use for life-threatening illnesses and injuries)	Name: _____ Phone: _____ Address: _____

Important personal contacts

List the names of important personal contacts for your loved one

Preferred pharmacy	Name: _____ Phone: _____ Address: _____
Neighbor	Name: _____ Phone: _____ Address: _____
Dentist	Name: _____ Phone: _____ Address: _____
Eye doctor	Name: _____ Phone: _____ Address: _____
Vision care	Name: _____ Phone: _____ Address: _____
Hearing care	Name: _____ Phone: _____ Address: _____
Over-the-counter (OTC) supplies (Does their health plan include OTC coverage?)	Name: _____ Phone: _____ Address: _____

Important personal contacts

List the names of important personal contacts for your loved one

Lawyer	Name: _____ Phone: _____ Address: _____ Username/Password: _____ _____
Bank	Name: _____ Phone: _____ Address: _____ Username/Password: _____ _____
Transportation service	Name: _____ Phone: _____ Address: _____ Username/Password: _____ _____
Insurance	Health insurance phone: _____ Homeowner's/renter's insurance phone: _____ Car insurance phone: _____ Agent phone: _____ Username/password: _____ _____
Grocery store or grocery delivery service	Name: _____ Phone: _____ Address: _____ Username/Password: _____ _____

Doctor's visit notes

Make the most out of each visit. Take notes at each visit about any needed tests, results, medications, and instructions.

Date	Instructions: _____ Tests: _____ Results: _____ Notes: _____
Date	Instructions: _____ Tests: _____ Results: _____ Notes: _____
Date	Instructions: _____ Tests: _____ Results: _____ Notes: _____
Date	Instructions: _____ Tests: _____ Results: _____ Notes: _____
Date	Instructions: _____ Tests: _____ Results: _____ Notes: _____



**Don't
forget!**

When you're getting ready for a doctor's visit, always make sure to bring:

- Your insurance member ID card
- Any questions you have for your doctor
- Your loved one's health history
- A list of medications your loved one takes

Daily routine

List your loved one's daily routine. Include when they take medications, sleep times, and anything else that would be important for someone to know if they are helping you.

Morning	Wake-up time: _____ Medications? _____ Breakfast time: _____ Notes: _____
Lunch time	Lunch time: _____ Medications? _____ Notes: _____
Mid-afternoon	Snack time: _____ Medications? _____ Nap time: _____ Notes: _____
Evening	Dinner time: _____ Medications? _____ Bedtime: _____ Notes: _____
Overnight	Medications? _____ Notes: _____

Preventive screenings and vaccines

Take a look at the below list of recommended screenings from the Centers for Disease Control & Prevention (CDC) for a general guide to screenings. Always check with your doctor about which screenings are right for your loved one and when they should get them.

Screening	Ages	How often	Date last completed
Physical exam/ Annual Wellness Visit	All	Annually for adults. <i>For children, check with your pediatrician.</i>	
Blood pressure	Adults 18+	Every 1-2 years	
Bone density test (osteoporosis)	Men 70+ and women 65+ If you are at risk, check with your doctor	Every 2-3 years	
Breast cancer screening	Women over 40	Every 1-2 years	
Colorectal cancer screening	45-75	<i>It depends on the screening you get.</i> Colonoscopy: 10 years <i>(every two years for high risk)</i> Flexible sigmoidoscopy: 4 years Fecal occult blood test: Every year	
Flu shot	All ages over 6 months	Every year	
COVID vaccine	6 months to 4 years: one dose before age 5 Children 5+ and adults: annually	Every year for children and adults over 5	
Comprehensive eye exam	Adults over 50	Every year <i>Adults with diabetes should also be tested for diabetic retinopathy</i>	
Diabetes	Adults over 40	Every 3 years <i>Adults with diabetes should get regular A1C blood sugar tests, as well as screenings to check with kidney health and eye health</i>	
Pap test	Women over 18	Ask your doctor	
Cholesterol	Adults over 18	Every 5 years	
Prostate exam	Men over 50	Ask your doctor	
Pneumonia vaccine	Adults over 65	Once <i>(may need a booster)</i>	

Important/Legal documents

Make sure to keep this page and any important confidential legal documents in a safe place, like a fire-proof safe. Appoint one family member to be in charge important legal and confidential documents.

Name of document	Do I have it?	Where do we keep it
Advance directive/Living will		
Durable Power of Attorney for finances		
Social Security information		
Life insurance information		
Retirement plan information		
Birth certificate		
Marriage/divorce papers		
Military/veteran status documentation		
Last will and testament		
Rental agreement/Property deeds		
Trust paperwork		
Bank account information/investments		
Driver's license or state ID card		
Passport		
Car insurance		
Homeowner's insurance information		
Renter's insurance information		
Short-term or long-term care policies		
Short-term or long-term disability policies		
Handicap paperwork		
Funeral/memorial pre-arrangements		
Death certificates		
Citizenship papers		
Passwords for accounts		
Health insurance information		



Florida Blue and Florida Blue Medicare are Independent Licensees of the Blue Cross and Blue Shield Association. Florida Blue is a trade name of Blue Cross and Blue Shield of Florida Inc. We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. View the Discrimination and Accessibility Notice at floridablue.com/ndnotice, plus information on our free language assistance services.

112830R1 0625
Y0011_112830R1 2025_C