

# Crisis Checklist: Critical Illness and Disability

Use this checklist and the resources identified below to help you navigate the steps you need to take to move forward if you or a loved one is experiencing a critical illness or disability.

1. Mark the items listed with a checkmark in the first box if it applies to your situation. (This is by no means a comprehensive checklist, and your situation may require additional steps.)
2. Assign a due date, if this applies to your situation.
3. Take notes as appropriate to your needs, and update as you complete items. Your notes may include other people you speak with, others who need to take action or new information you find.
4. If an item will incur costs, note the costs to keep track of your expenses.

**Important Note:**

**Many of the action items listed assume that you are still capable of making sound decisions. It is highly advisable to have many of the action items completed well before they become necessary (e.g., power of attorney, living will, etc.)**

✓	ACTION ITEM	DUE DATE	NOTES	COST
	Get a second (or third) medical opinion and explore available medical options.			
	Alert your support network and let them help you.			
	Research, or have someone research, continuing care and/or rehabilitation facilities and apply to the one you choose, if necessary.			
	Check with financial and legal professionals to ensure all accounts and documents are in good order and all beneficiary arrangements are correct. Provide names and contact information of important people or your personal representative.			
	Check with providers to determine available living benefits (e.g., life insurance policies, health care insurance, disability income, long-term care).			



✓	ACTION ITEM	DUE DATE	NOTES	COST
	Execute a durable/springing health care power of attorney, a living will, and a regular power of attorney (they are not the same things). If you already have these in place, make sure they are up to date.			
	Make sure your personal representative has all identifying certificates: birth, marriage or partnership, children's' birth, divorce, death (of spouse, if applicable), military discharge (if relevant for veteran's benefits), Social Security cards, etc.			
	Collect paperwork for all life insurance policies, annuities, 401(k) plans, IRAs and all other insurance, retirement and investment accounts and make copies for your personal representative.			
	If you are critically ill, consider preplanning your funeral arrangements to guard against overspending or committing loved ones to extraordinary expenses. Notify family and friends about the arrangements and write your obituary if you can.			
	Have a frank discussion with your personal representative and family regarding your wishes for health care, financial activity (e.g., bills to be paid, savings and investment accounts), care for dependents, estate distribution and related topics.			
	Contact your employer to discuss your situation, available benefits, job continuation potential and income benefits. Make sure they know your personal representative.			
	Contact the Social Security Administration to find out about disability payments or early retirement benefits as necessary.			



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	Contact your health care insurance provider, discuss your situation and learn any coverage requirements they may have as well as benefits they provide.			
	Notify the Veteran’s Administration, if applicable, to find out about benefits they can offer you.			
	Make a list for your personal representative of passwords, login information, account numbers, financial institutions or investment firms with which you conduct business.			

