



3 End-of-Life Discussions that Provide Peace of Mind for Grieving Families

When a senior loved one has dementia, you are dealing with so much more than a loss of memories. While you can never truly prepare for losing a loved one to this disease, you can prepare for certain aspects of the end of their life. To do so, though, you need to have open conversations about tough topics with your loved one. These tips from the [Billings Mediation Center](#) may help make those difficult conversations a little easier.

Have a Discussion About End-of-Life Care Options

A lifetime of closeness can make discussing your loved one's end-of-life preferences difficult for you both. It's hard to think about your loved one passing away, but knowing what kind of care they are comfortable with now can make providing that care easier for you and other family members when the time comes.

Many who are facing their final days with dementia or a terminal illness prefer to spend those final moments in the comfort of their own homes. If this is the case for your loved one, you need to plan for a peaceful hospice environment in that home. Aside from ensuring your senior

loved one's comfort, you also need to make sure their room is set up to accommodate any needed medical equipment as well as in-home hospice caregivers. [Deciding where](#) to spend the final days of life can be an emotional topic to discuss, so be patient as you work through the details with your loved one. Patience, planning, and timing can make these [difficult conversations](#) much easier to have with one another during emotional times.

Discuss Important Financial Matters

It may seem futile and inappropriate to discuss finances during such an emotional time, but actually, putting [finances in order](#) is even more important for those who are nearing the end of life. For instance, is your loved one interested in setting up a nonprofit for the money they leave behind? If so, an online formation agency can help walk you through the process. This could be a lengthy process, so be prepared to put in the work if needed.

As with any other tough talk, be sure to approach this topic at a time when your loved one is calm and coherent. For dementia patients, you may want to discuss important financial matters, such as bank account information, life insurance coverage, and any needed legal documents as soon as possible to give everyone peace of mind.

In addition to these financial topics, you also need to consider the costs of caring for your senior loved one. [Palliative and hospice care](#) is usually covered by Medicare for eligible seniors, but there may be some expenses that will need to be privately covered. Knowing this information well ahead of time will give you a chance to find other ways to pay for that care, like selling a home or borrowing funds. Keep in mind that if you decide to sell a home, there are things you can do to help [raise the value](#) (repairs, additions, renovations) if you want to get the most money as possible for the property. Finally, [funeral and burial expenses](#) should be an integral part of any end-of-life financial planning.

Talk with Your Loved One About Their Funeral Plans

Preparing for the costs of a funeral can mitigate some pain. To help avoid any additional stress in the future, however, you should also talk with your loved one about their [funeral and burial wishes](#). Seniors with dementia may not be able to discuss these options once the condition has progressed, so find a time when you are both able to fully understand the conversation.

Be gentle with your questions, and try to keep the focus on how your loved one would like to be remembered by family members after passing. If your loved one is up for it, you can continue the conversation by asking about their preference for cremation or burial. Reasons for

choosing either method may be personal or practical, so be prepared to have a lengthy talk about your loved one's wishes. You may want to work with an elder care mediator such as the [Billings Mediation Center](#) to help guide you carefully throughout this process.

Losing a loved one to dementia is an emotional experience. Time is the only way to truly heal your grief, but proper planning can relieve some of the added stress, so find a way to talk with your loved one about their end-of-life wishes to give your family peace of mind.

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