



QUICK GUIDES

Take the Elderoscopy

Six conversations to help you plan for aging well — plus practical guides to choosing home care, spotting driving warning signs, and talking about medications.



YOUR LOCAL HOME INSTEAD TEAM
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CHOOSING HOME CARE

Caregivers Are Not All the Same

Facts you should know before you hire help at home.

Professional caregivers generally fall into three groups: agency employees, independent contractors placed through a registry, and independent caregivers. Business models vary, so treat this as a general summary of typical differences, not a description of every home care arrangement. To confirm how a specific caregiver works, ask the caregiver and the agency or registry that referred them.

Agency Employees

- Most agencies hire caregivers who are screened, trained, bonded, and insured.
- The agency is typically responsible for scheduling, handling performance issues, and paying payroll taxes.
- Most agencies carry the employer risk — workers' compensation, liability, and bond insurance.
- An agency usually supports the caregiver, the client, and the family, and can often send a replacement if the regular caregiver is unavailable.

Registry Contractors

- A registry usually recruits, screens, and refers a caregiver to the client.
- The client may become the "employer" — responsible for hiring, scheduling, performance issues, and paying or reporting taxes (depending on the registry).
- The client may carry the risk if the contractor isn't covered by workers' compensation, liability, and bond insurance.
- The caregiver may not receive ongoing training, and a replacement may not be available.

Independent Caregivers

- Sometimes called the "gray market," they find their own clients.
- Background and reference checks happen case by case, if at all.
- The client may become the employer, with the same hiring, scheduling, and tax duties.
- Support, training, and backup coverage may not exist.
- The client may carry the risk if the caregiver isn't covered by workers' compensation, liability, and bond insurance.

Adapted from Stages of Senior Care: Your Step-by-Step Guide to Making the Best Decisions, by Paul and Lori Hogan.

CHOOSING HOME CARE

Questions to Ask a Home Care Provider

Use this worksheet with any non-medical home care provider you're considering. First, find out how the caregiver works: as an agency employee (the arrangement we recommend), as an independent contractor through a registry (make sure you understand what that means for you), or on their own (proceed carefully).

QUESTIONS	ANSWERS
Has the caregiver been trained? Do they receive ongoing training? By whom?	
Does the training include dementia or Alzheimer's care?	
If the caregiver is agency-provided, does the agency train all of its caregivers?	
Has the caregiver passed criminal background and drug screening checks? Have personal references been checked?	
Is the caregiver bonded and insured? <i>That means the agency, registry, or contractor has insurance to cover claims the caregiver is responsible for — so you aren't liable if something happens.</i>	
Is the caregiver covered by a workers' compensation policy?	
Can you check references for the agency, registry, or independent contractor?	
Is there a backup or replacement caregiver if the regular one is unavailable?	
How much input will you have in selecting caregivers?	
What restrictions apply to the services provided? <i>Hours of service? Lifting restrictions? Who pays the caregiver and reports any taxes?</i>	

QUESTIONS	ANSWERS
How flexible is scheduling? Who schedules the caregiver and any backup?	
How much notice is needed to begin or cancel service?	
What does service cost? <i>Minimum hours per visit, week, or month? Overnight rates?</i>	
How will the provider keep the family informed?	
Is a service deposit required? If so, how much?	
Is personal care — help with bathing, dressing, and using the bathroom — provided?	
Is there a quality assurance or supervisory program?	

CHOOSING HOME CARE

Defining the Differences

More questions to ask when comparing providers.

Skilled, compassionate professionals

QUESTIONS	ANSWERS
How do your caregivers help prevent the spread of infection? <i>Hand hygiene? Cleaning and disinfecting routines? Protective equipment when it's needed? A policy for staying home when sick?</i>	
What screening do your caregivers go through? <i>Criminal background checks? Drug screening? Reference checks?</i>	
What training do your caregivers receive — before their first visit and on an ongoing basis? <i>Dementia and Alzheimer's care? Personal care? Infection prevention? Who provides it, and how often is it refreshed?</i>	

Responsiveness

QUESTIONS	ANSWERS
How much notice do you need to set up services?	
Can we reach your office 24/7?	
How do you share the care plan and updates with the family?	

Quality care and community

QUESTIONS	ANSWERS
How do you match caregivers with clients to help ensure a good fit?	
Do you have a quality assurance program? Please describe it.	
Are you locally owned? Do you support local nonprofits that serve older adults?	

QUICK GUIDE

Take the Elderoscopy

Colonoscopy, endoscopy, gastroscopy ... if you're an older adult or care for one, the list of doctor-ordered tests can feel endless. Here's one more — and it doesn't require a prep day.

Older adults and their families often skip an important checkup — one that looks at living arrangements, finances, health, relationships, driving, and end of life. We call it the elderoscopy, and it can matter as much as any medical test.

These talks aren't always easy. An elderoscopy gives you a simple place to start. Is it time to start talking?

SIX QUESTIONS TO ASK

1. Where would I like to live as I age?
2. What lifestyle do I want as I grow older?
3. How do I plan to stay healthy as I age?
4. If I find myself single, what will I do?
5. How will I get around if I can no longer drive?
6. How do I want my final years to look for me and my family?

Learn how to conduct an elderoscopy so you and your family can enjoy the best aging experience possible: [HomeInstead.com/Elderoscopy](https://www.homeinstead.com/elderoscopy)

“It could be easy to avoid discussing and planning for the later stages of life. Dodging important issues not only can jeopardize an aging loved one's health, but could lead to family discord and unhappiness. Starting the conversation is the first step.”

— Lakelyn Eichenberger, Ph.D., gerontologist and caregiving advocate, Home Instead

TAKE THE ELDEROSCOPY

The Conversations Families Put Off

Research confirms what many families already know: the big talks about aging tend to wait until a crisis forces them. Some are harder than others to raise.

32%

of U.S. adults have a will

31%

have a living will or advance directive

Source: Pew Research Center, survey of 8,750 U.S. adults, September 2025.

66%

of parents 65+ have shared their wishes for medical care with their adult children

44%

have discussed where they'd want to live if they couldn't live independently

Source: Pew Research Center, 2025 (parents ages 65 and older with adult children).

75%

of adults 50+ want to stay in their current homes as they age

52M

licensed drivers in the U.S. are 65 or older

Sources: AARP 2024 Home and Community Preferences Survey; CDC, Older Adult Drivers (2022 data).

Many older adults have started planning — but the conversations about where to live, how to get around, and what the final years should look like often lag behind. For tools to get them started, visit

HomeInstead.com/Elderscopy.

TAKE THE ELDEROSCOPY

Elderoscopy checklist

Track your action plan. After you've completed an elderscopy, check off each step as you finish it.

Living choices

- ☐ I have chosen someone — a family member, close friend, or person with power of attorney — to help me make decisions, and I've told them I may need their help.
- ☐ I have talked with family or close friends about where I'd like to age, and where I'd like to live if I couldn't stay at home.
- ☐ I have listed the things at home that would be hard to give up, and the things I could take with me if I moved.
- ☐ I know what it costs in my area to live at home with help and to live in a care community. (See the CareScout Cost of Care Survey at carescout.com/cost-of-care/.)
- ☐ I know what makes home special to me and have written down the pros and cons of moving or staying.
- ☐ I have considered ways to adapt my home to help keep me safe.
- ☐ I understand what would happen if I needed help at home.
- ☐ I do a home safety check every year.

Financial choices

- ☐ I have found a trusted, certified financial planner and met with them.
- ☐ I have estimated my cost of living based on where I'd like to live as I age.
- ☐ I have decided on the lifestyle I want — including whether I'll keep working and how much travel and leisure time I expect.
- ☐ I have listed my assets and where important documents are kept, such as my will, bank accounts, pensions, and retirement plans.
- ☐ My financial planner has helped me figure out how much money I'll need to live on.
- ☐ My financial planner has helped me estimate health care and long-term care costs, and how to plan for them.
- ☐ I have named a person with power of attorney in case I can't make decisions on my own.
- ☐ I have a backup plan if my spouse dies or my finances change.

Health and medications

- ☐ I have assessed my physical, mental, and spiritual health and written down the healthy choices I'll start making.

- ☐ I have set goals for a healthy lifestyle as I age.
- ☐ I have looked at my daily diet and mapped out positive changes.
- ☐ I am up to date on checkups and preventive screenings.
- ☐ I have found activities that help me stay socially engaged.
- ☐ I have tracked how often I exercise and set goals to do more.
- ☐ I have talked with my doctor to make sure I'm on track physically and mentally.
- ☐ I have told my loved ones about my health — my doctors, the conditions I'm being treated for, and the medications I take. (See Let's Talk About Rx at [HomeInstead.com](https://www.homeinstead.com).)

Relationships and dating

- ☐ I have identified my innermost circle of friends.
- ☐ I have thought about how I might build a new friendship or relationship.
- ☐ I have written down how I might reach out to someone I'd like to get to know.
- ☐ I have identified friends I can share good and bad times with.
- ☐ If I'm single, I have thought about whether I'd like to date.
- ☐ If I'm single, I have written down how I'd explain to family why I'm dating — or why I'd like to.

Driving

- ☐ I have written down how important driving is to me and how I'd feel if I had to give it up.
- ☐ I have identified medical issues that could affect my driving.
- ☐ I have a plan to have my driving assessed for safety.
- ☐ I have written down how I'd explain a change in my driving to others, so they can help me fill the gap.
- ☐ I have thought about what I'd do if I could no longer drive.
- ☐ I have identified people or services that could help me get around if I stop driving.

End of life

- ☐ I have made a bucket list of things I'd like to do or resolve.
- ☐ I know where I'd want to be at the end of my life — at home or in a care community, for example.
- ☐ I have defined what quality of life means to me and shared it with my closest family and friends.
- ☐ I know who I'd like to receive my inheritance and valuables, and I have made a will.
- ☐ I have shared my wishes with family or close friends about end-of-life decisions and documents — advance directives, medical power of attorney, a do-not-resuscitate order, and funeral plans.
- ☐ I have appointed a health care proxy.

TAKE THE ELDEROSCOPY

Where Would I Like to Live as I Age?

A cottage near your son? A downtown high-rise? Most people have an idea of where they'd like to age — and most want to stay right where they are. Three in four adults 50 and older want to remain in their current homes (AARP, 2024).

How do I start the conversation about living arrangements?

If you're caring for an aging loved one, try one of these questions to get talking. Answer them yourself, too. Then compare notes and work out a plan together.

- “What would you never want to give up in your forever home?”
- “If you were diagnosed with dementia tomorrow, where would you want to live?”
- “If you needed care at home, would you rather it come from a family member or a professional?”
- “I want the best for you. What options would be a win for both of us?”
- “How important is your privacy?”

KEEP READING

Look for these articles on
HomeInstead.com:

Ways technology can keep seniors at home

Top Five Aging in Place Pitfalls

Home Safety Checklist

Home Care Solutions

Is Multigenerational Living Right for You?

All six conversations, in one place:
[HomeInstead.com/Elderoscopy](https://www.homeinstead.com/elderoscopy)

TAKE THE ELDEROSCOPY

What Lifestyle Do I Want as I Grow Older?

What will you be doing at 70? Rocking grandbabies or sailing the Pacific? Bucket lists are as individual as the people who write them. Some older adults dream of faraway places or second careers — others prefer the quiet company of family and friends. Make sure your financial plan can support the life you want.

How do I start the conversation about lifestyle and finances?

If you're caring for an aging loved one, try one of these questions to get talking. Answer them yourself, too. Then compare notes and work out a plan together.

- “Which would you rather have — more time, money, or memories?”
- “Are you worried about running out of money for the lifestyle you want? What are your must-haves for later in life — your home, a travel budget?”
- “Do you worry about being a burden? What plans could you put in place now?”
- “Should you consider downsizing? Have you looked into what care would cost?”

KEEP READING

Look for these articles on [HomeInstead.com](https://homeinstead.com):

Your Senior Parents' Finances: How to ask the difficult questions and get real answers

Why Power of Attorney Is So Important

10 Ways to Stretch Your Dollars

Paying for home care

Helping Families Understand Long-Term Care Insurance

All six conversations, in one place:
[HomeInstead.com/Elderoscopy](https://homeinstead.com/Elderoscopy)

TAKE THE ELDEROSCOPY

How Do I Plan to Stay Healthy as I Age?

Staying healthy takes work, but it doesn't have to be overwhelming. Small changes in diet and exercise can pay off. Take a look today at whether your choices — or your loved one's — are leading to better health.

How do I start the conversation about healthy living?

If you're caring for an aging loved one, try one of these questions to get talking. Answer them yourself, too. Then compare notes and work out a plan together.

- "What's one thing about your health you'd change if you could?"
- "Do you have trouble keeping track of medications and supplements?"
- "How do you feel about how active you are right now?"
- "Have you noticed any new or unusual symptoms? Is it time to call the doctor?"
- "Have you looked into exercise programs that fit your age and abilities, like water exercise? What else interests you?"

KEEP READING

Look for these articles on HomeInstead.com:

Let's Talk About Rx

8 Tips to Avoid Medication Mistakes

10 Signs Medications Could Be to Blame

10 Key Questions Older Adults Should Ask the Pharmacist

All six conversations, in one place:
[HomeInstead.com/Elderoscopy](https://www.homeinstead.com/elderoscopy)

TAKE THE ELDEROSCOPY

If I Find Myself Single, What Will I Do?

Will you try a dating app, or savor your newfound time alone? Many single older adults live happy, satisfying lives on their own. Others miss the love and companionship of a partner. Have you thought about what you'd do if you became single later in life?

How do I start the conversation about dating?

If you're caring for an aging loved one, try one of these questions to get talking. Answer them yourself, too. Then compare notes and work out a plan together.

- "Who was your first kiss, and where?" Ask if they'll share the story — and reminisce about the romance in your lives.
- "How important is romance to you? Why?"
- "Would you rather share your life with someone special, or focus on your children, grandchildren, and friends?"
- "If you lost your spouse or partner, would you want to date again?"
- "If you found yourself alone and lonely, how would you fill your time?"

KEEP READING

Look for these articles on
HomeInstead.com:

When Mom Gets a Boyfriend

The Scoop on Older Adults and Sex

Preserving Intimacy While Caring for a Spouse

All six conversations, in one place:
[HomeInstead.com/Elderoscopy](https://www.homeinstead.com/elderoscopy)

Interested in dating but worried your family will object? Here's one way to break the ice: "I've been so lonely since Dad died. John down the street invited me to dinner, and I'd like to go. You know I'll always love your dad, but we all need companionship."

TAKE THE ELDEROSCOPY

How Do I Want My Final Years to Look?

End of life is such a sobering topic that many people put off planning for it. But it's about more than a funeral — it's about the days, months, and years leading up to it. Talking early helps you avoid last-minute decisions in a crisis and helps make sure you or your loved one can live fully until the end.

How do I start the conversation about end-of-life planning?

If you're caring for an aging loved one, try one of these questions to get talking. Answer them yourself, too. Then compare notes and work out a plan together.

- "What's your biggest fear about dying?"
- "If you couldn't make your own decisions about care, who would you want to speak for you?"
- "What kind of care would you want at the end of life, and where would you want to receive it?"
- "A friend's father passed away recently without much of a plan, and it put a lot of stress on the family. Would you be willing to talk about your wishes so we can avoid that?"

KEEP READING

Look for these articles on
HomeInstead.com:

6 Ways to Get Started on a Final Years Plan

How to Begin the Final Wishes Conversation

Final Years Planning: Where to Find Assistance

Guide: The Truth About Hospice

7 Tips When Someone You Love Is Dying

All six conversations, in one place:
[HomeInstead.com/Elderoscopy](https://www.homeinstead.com/elderoscopy)

End of life isn't a one-and-done conversation. Revisit it — especially after a major life event, like the death of a spouse or a serious diagnosis.

TAKE THE ELDEROSCOPY

How Will I Get Around If I Can No Longer Drive?

Nothing says independence like driving. Many older adults drive safely — some even drive for rideshare or delivery services. Losing that privilege, or being asked to give it up, can be upsetting. Think about when you or a loved one might need to adjust driving habits or hand over the keys.

How do I start the conversation about driving?

If you're caring for an aging loved one, try one of these questions to get talking. Answer them yourself, too. Then compare notes and work out a plan together.

- “How would you feel if you had to give up driving?”
- For a driver you're concerned about: “Gosh, Dad, I noticed a few dents and dings on the car. What happened?”
- Or: “Mom, I'd love to take a drive with you. Let's plan something this weekend — you drive.”
- “What other ways of getting around would you be comfortable using?”

KEEP READING

Look for these articles on
HomeInstead.com:

Let's Talk About Driving

**Medical Conditions That Put the Brakes
on Driving**

**10 Signs a Senior May Be Unsafe on the
Road**

**Retiring from Driving: 3 Ways to Make
the Transition**

All six conversations, in one place:
[HomeInstead.com/Elderoscopy](https://www.homeinstead.com/elderoscopy)

When it's time to stop driving, look into other ways to stay independent: rides from friends or family, a rideshare app like Uber or Lyft, public or community transportation, or help from a home care professional.

LET'S TALK ABOUT DRIVING

10 Warning Signs a Driver May Be Unsafe

Nearly 52 million U.S. drivers are 65 or older (CDC, 2022 data), and many drive safely for years. Gather the facts before you suggest anyone give up the keys. These signs mean it's time to look more closely.

1

THOSE MYSTERIOUS DENTS If an older adult can't explain a dent — or you notice damage more than once — it's worth a closer look.

2

TROUBLE TURNING TO SEE WHEN BACKING UP Changes in mobility can make key movements, like looking over your shoulder, harder to do safely.

3

CONFUSING THE GAS AND BRAKE PEDALS If a driver is getting confused about how the car works, it may be time to hand over the keys.

4

MORE IRRITATION OR AGITATION BEHIND THE WHEEL Health problems or chronic pain, from conditions like arthritis, can make driving more stressful.

5

BAD CALLS ON LEFT-HAND TURNS Left turns are tricky, and can be dangerous for drivers experiencing changes in cognition.

6

PARKING GONE AWRY Trouble parking, including parallel parking, can damage the driver's car and the cars around it.

7

TROUBLE STAYING IN THE LANE Drifting can be a sign that fatigue or vision problems are getting in the way.

8

SLOWER REACTION TIME Safe driving depends on quick reactions, and some health changes can slow them down.

9

DRIVING THE WRONG SPEED Driving much too fast or too slow can signal that judgment is impaired.

10

RIDING THE BRAKE This can be a sign that a driver is losing confidence in their skills.

LET'S TALK ABOUT RX

How To Start the Medication Conversation

Bringing up medications with an aging loved one can be easy with a few simple conversation starters. Asking one of these questions may open the door to a talk about a sometimes touchy topic.

"That's an awful lot of pills. How do you manage to keep track of them?"

Medication trackers, pill organizers, and pharmacy apps can help anyone taking several prescriptions stay on schedule.

"I want you to be as healthy as possible. Do you ever feel unusual after taking your medication — dizzy, lightheaded, or confused?"

Medications can have side effects. Make sure the doctor hears about any reaction, past or present.

"I'd like to help you stay safe at home. Do you know why you're taking this medication and what it's supposed to do?"

If you or your loved one isn't sure what a medication is for, schedule a visit with the doctor or pharmacist to talk it through.

"I'd like to help you better understand your medications. Is there anything about your prescriptions that worries you?"

Cost, hard-to-open containers, confusing directions, and remembering refills trip up many people. The doctor or pharmacist can often suggest solutions.

600,000+

emergency department visits a year by adults 65+ for adverse drug events — more than twice as often as younger people.

Source: CDC, Medication Safety Data (page reviewed 2024).

LEARN MORE

Home Instead's **Let's Talk About Rx** guide covers tips to avoid medication mistakes, signs a medication could be to blame, and questions to ask the pharmacist.

[HomeInstead.com/care-resources/lets-talk-about-rx](https://homeinstead.com/care-resources/lets-talk-about-rx)