



**Castleton**  
Home Care

# Essential Information Binder

A Family Guide to Organizing  
Your Parent's Essential Documents

When a health emergency hits, the last thing you want is to be hunting for insurance cards, medication lists, or legal papers while doctors are asking urgent questions and you are caring for your loved one.

This binder keeps your parent's most important documents and details in one place so you can step in quickly, pay bills, talk to doctors, and honor their wishes while you focus your energy where it belongs: on being there for them.

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## Why This Binder Matters

When a health emergency hits, the last thing you want is to be hunting for insurance cards, medication lists, or legal papers while doctors are asking urgent questions and you are caring for your loved one. An Essential Information Binder cannot take away the fear or the “whatifs,” but it can remove the chaos. It keeps your parent’s most important documents and details in one place so you can step in quickly, pay bills, talk to doctors, and honor their wishes while you focus your energy where it belongs: on being there for them.

## How to Introduce the Binder to Your Parents

Start by reassuring your parents that this binder is about making life easier for them, not taking anything away. Use simple, concrete examples:

"If you were in the hospital for a few days, this binder would help us pay your bills on time and talk to your doctors so you don't have to worry."

<b>Start Small</b>	Ask for one thing at a time -- try doctors and medications before legal or financial papers.
<b>Reassure Control</b>	Remind them: 'You stay in charge -- I just want to know where things are and what you want.'
<b>Offer to Do the Work</b>	"If you'll show me where things are, I'll do the copying and organizing, then bring the binder back for you to review."

## How to Set Up the Essential Information Binder

Keep the setup simple so everyone will actually use it. A sturdy 3-ring binder works well -- you can add, remove, and rearrange pages as things change. Use plastic sleeves for originals and clear tabbed dividers for each section. On the very first page, add a bold title: "Essential Information Binder for [Parent's Name] -- Last Updated: \_\_\_"

### Suggested Sections:

<b>A</b>	<b>Personal &amp; Identification</b>	<b>D</b>	<b>Financial &amp; Property</b>
<b>B</b>	<b>Medical &amp; Insurance</b>	<b>E</b>	<b>Household, Bills &amp; Digital</b>
<b>C</b>	<b>Legal &amp; Estate Planning</b>	<b>F</b>	<b>Key Contacts &amp; Where Things Are</b>

Once the paper version is ready, encourage a secure digital backup -- scanned copies in an encrypted folder or password manager.

## What to Include in Each Section

### A Personal & Identification

- Full legal name, date of birth, address, phone, and email
- Social Security number/card (stored securely)
- Driver's license or state ID; passport if applicable
- Medicare card and any supplemental/Medicare Advantage cards
- Birth certificate, marriage/divorce/military papers (DD-214)
- List of close family members and emergency contacts



### B. Medical & Insurance Information

Having complete medical information readily available can be the difference between timely care and dangerous confusion. Include:

- Current list of diagnoses and major medical history
- Current medications: names, doses, frequency, purpose; allergies
- Names and contacts for all doctors, specialists, preferred hospital, pharmacy
- Copies of Medicare, Medicaid, and private health insurance cards
- Long-term care insurance policy with summary of benefits and claims number

### Advance Care & Emergency Medical Orders

- Copies of any DNR or DNAR orders (signed with a clinician)
- POLST/MOLST forms for CPR, breathing machines, ICU care preferences
- Note on where the original DNR/POLST is posted or stored

"Unlike an advance directive -- which is a legal document about your wishes -- DNR and POLST forms are actual medical orders. They tell doctors, nurses, and EMS exactly what to do -- or not do -- in an emergency."

## C Legal & Estate Planning

- Last will and testament (note location of signed original)
- Any trust documents (revocable living trust, irrevocable, special needs, etc.)
- Durable financial power of attorney
- Medical power of attorney / health care proxy
- Beneficiary designations for life insurance, retirement accounts, annuities
- Letter of intent: funeral/burial/cremation preferences, preferred clergy

## D Financial & Property

- Bank and credit union accounts (institution, type, last 4 digits)
- Investment, retirement, and pension accounts with distribution setup
- Recent tax returns (last 2-3 years) and CPA/preparer contact
- Life, home, auto, umbrella, and other insurance policies
- Deeds for all real estate, mortgage info, reverse mortgage paperwork
- Vehicle titles; list of debts and how payments are made



## E Household, Bills & Digital

- Utility, phone, internet, cable/streaming bills
- Property taxes, HOA, security, memberships
- How each bill is paid and due dates
- Home services: lawn, cleaning, pest control
- Safe deposit box: bank, box number, access
- Usernames/passwords or password manager
- Email, banking, portals, cloud storage

## F Key Contacts & Where Things Are

- Elder law / estate planning attorney
- Financial advisor
- Insurance agents (life, long-term care, property)
- Tax preparer or CPA; clergy / faith leader
- Main home care / assisted living / nursing home contacts
- Location of binder, original documents, and spare keys
- Daily routines, preferences, mobility / safety notes

## Keeping the Binder Current

An out-of-date binder can be almost as stressful as having no binder at all. Build a simple routine to keep it fresh:

Review everything at least once a year -- or after any big change: hospital stay, new diagnosis, move, new account, or new legal document.

Update the Last Updated date on the front page each time.

Store in a fire-safe but easy-to-reach spot; ensure a trusted person knows where it is.

Consider scanning key documents and saving as an encrypted digital copy or secure cloud backup.



## Essential Information Binder: At-a-Glance Checklist

Use this as the final reference page in your binder. Copies can be used where originals need to stay with your parent.

Personal & ID	Medical & Insurance	Legal & Estate
<ul style="list-style-type: none"> <li><input type="checkbox"/> Social Security number/card</li> <li><input type="checkbox"/> Driver's license or state ID</li> <li><input type="checkbox"/> Medicare &amp; insurance cards</li> <li><input type="checkbox"/> Birth certificate</li> <li><input type="checkbox"/> Marriage/divorce/military papers</li> <li><input type="checkbox"/> Emergency contacts list</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Diagnoses &amp; medical history</li> <li><input type="checkbox"/> Medications &amp; allergy list</li> <li><input type="checkbox"/> Doctor &amp; pharmacy contacts</li> <li><input type="checkbox"/> Medicare/Medicaid details</li> <li><input type="checkbox"/> Long-term care policy</li> <li><input type="checkbox"/> Advance directive &amp; med POA</li> <li><input type="checkbox"/> DNR/DNAR orders (if any)</li> <li><input type="checkbox"/> POLST/MOLST (if completed)</li> <li><input type="checkbox"/> Location note for originals</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Will &amp; trust documents</li> <li><input type="checkbox"/> Durable financial POA</li> <li><input type="checkbox"/> Guardianship papers (if any)</li> <li><input type="checkbox"/> Beneficiary designations</li> <li><input type="checkbox"/> Funeral/burial wishes</li> </ul>
Financial & Property	Household, Bills & Digital	Contacts & Where Things Are
<ul style="list-style-type: none"> <li><input type="checkbox"/> Bank &amp; credit union accounts</li> <li><input type="checkbox"/> Investment/retirement accounts</li> <li><input type="checkbox"/> Tax returns &amp; CPA contact</li> <li><input type="checkbox"/> Life, home, auto policies</li> <li><input type="checkbox"/> Property deeds &amp; vehicle titles</li> <li><input type="checkbox"/> Debts &amp; payment methods</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> List of all regular bills</li> <li><input type="checkbox"/> Utilities &amp; service providers</li> <li><input type="checkbox"/> Safe deposit box info</li> <li><input type="checkbox"/> Usernames/pw or pw manager</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Attorney, advisor, CPA contacts</li> <li><input type="checkbox"/> Where originals are stored</li> <li><input type="checkbox"/> Where this binder is kept</li> <li><input type="checkbox"/> Spare key locations</li> </ul>

## What to Say and Do Next

Starting this conversation can feel awkward, but it does not have to be heavy or scary. The goal is to protect your parents' wishes and make things easier for everyone.

"Mom / Dad, I've been learning how important it is to have all your important information in one place in case of an emergency. I'm not trying to control anything -- I just want to make sure we could step in and help quickly if you ever needed us to."

### Keep It Simple and Specific

1

Pick a calm moment  
Not during a crisis or right before an appointment.

2

Start with one small step  
"Could we sit down for 30 minutes this weekend and just list your doctors and medications?"

3

Reassure control  
"You stay in charge. I just want to know where things are so we can back you up."

4

Offer to do the work  
"If you'll show me where things are, I'll do the copying and organizing, then bring it back for you to review."

### Talk It Through with Castleton Home Care

If this feels like a lot to take on alone, Castleton can walk through it with you. We regularly help families think through what information they need, how to talk with aging parents about it, and how it ties into future care plans.

"I've been working on a simple information binder for us, and Castleton offered to walk us through what we might be missing. Would you be willing to hop on a quick call so we can set it up the way you want?"

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