

Independence, Not Isolation: Supporting Safety and Connection as We Age

Resource Guide

SAFETY IS ONLY HALF THE PLAN

Most care conversations start with safety, and that's necessary. But real independence goes further. It means *staying connected to the people, routines, and sense of purpose that make life feel like your own*. Families who plan early, before a crisis forces the decision, keep more choices open and more control over how things unfold.

1 ASSESS BEFORE YOU ACT

When a hospitalization or diagnosis changes everything overnight, assess before you act. *Confirm who should be involved in care decisions*. Identify the specific care need: mobility, medication, cognition, overnight safety. Then check whether the home and the funding plan are ready.

2 KEEP INDEPENDENCE MOVING

On average, *people drive 7-10 years past when they should stop*.^{*} Giving up the keys doesn't mean giving up independence. Ride share, Medicaid transportation, local senior support services, and certified senior advisors can help map out alternatives and assess driving safety directly.

^{*}AAA, Senior Driver Safety & Mobility

3 PROTECT CONNECTION AND PURPOSE

Once safety needs are addressed, ask a second question: is this still a life that feels like their own? *Isolation creeps in quietly as routines shrink and friendships fade*. Personalized engagement built around interests, relationships, and community protects identity and joy, not just safety.

YOUR FINANCIAL PLANNER

Your advisor plays a key part in this journey. Together, you can:

- *Plan for rising costs*. Escalating needs often shift toward private pay, even in assisted living.
- *Confirm estate documents*. Wills, POA, and healthcare proxies should be current, not assumed.
- *Model the next five years*. Housing and assisted living options belong in the plan now.

LEARN

Review the webinar resource packet to learn more, or check out care-related articles, podcasts and webinars on the bQuest *Resource Hub*.



TAKE ACTION

If you have questions or need support, we're here to help. bQuest connects you to vetted care professionals, including elder care providers, senior living advisors, and engagement specialists, with personalized guidance right when you need it most.

Ready to get connected? Reach out to your financial advisor or browse service providers near you [here](#).

Need help now? Your advisor can connect you directly with bQuest's white-glove Care Concierge team.

In Times of Need: Questions to Ask & Resources to Call On

bQuest.

BEFORE WE SOLVE, ASK:

In crisis situations such as a hospital discharge, one of our first impulses is to jump to solutions. But, first, take a minute to make sure you have clarity about:

1 WHO IS MAKING DECISIONS?

- Identify who realistically can coordinate care
- Loop in children, power of attorneys, health care providers, or the financial advisor

2 WHAT ARE THE CURRENT CARE NEEDS?

- In cases of hospital discharge, confirm discharge details with the hospital social worker / discharge planner
- Understand mobility, transfers, cognition, medications, personal care, and overnight safety

3 ARE THE HOME AND FINANCES READY?

- Assess layout, equipment, stairs, bathroom access, and modifications
- Identify long-term care insurance policy access, elimination period, benefits, and documentation needs

IT TAKES A VILLAGE

The right care plan protects independence by creating a care network, including home care support, that can help with the below items. Remember to integrate key family and service providers, too.

What Home Care Supports	Who Belongs in the Village
Safe discharge and transition home	Adult children / family decision-makers
ADL & IADL support: bathing, dressing, meals, routine	Hospital social worker / discharge planner
Mobility assistance, fall-risk reduction, overnight safety	Physician / clinical providers
Medication reminders and nursing visits when appropriate	RN oversight / care management
Respite relief	Financial advisor / LTC insurance contact
Ongoing reassessment as needs change	Legal advisor: POA / HCP / estate planning