CAREGIVER
RELIEF

BEFORE YOU SAY YES

FAMILY CAREGIVER AGREEMENT STARTER GUIDE

Support for the caregiver behind the care

Caregiving is often accepted quickly — out of love, loyalty, or urgency.

But long-term caregiving is not a short-term favor. It is a sustained responsibility that can affect your health, income, retirement security, and family relationships.

Before agreeing to provide care, it is essential to evaluate the full scope of what may be required — not only today, but as needs increase over time.

This guide is designed to help you think clearly and plan responsibly.

Because caregiving should not cost you your health.

Inside this starter guide, you will:

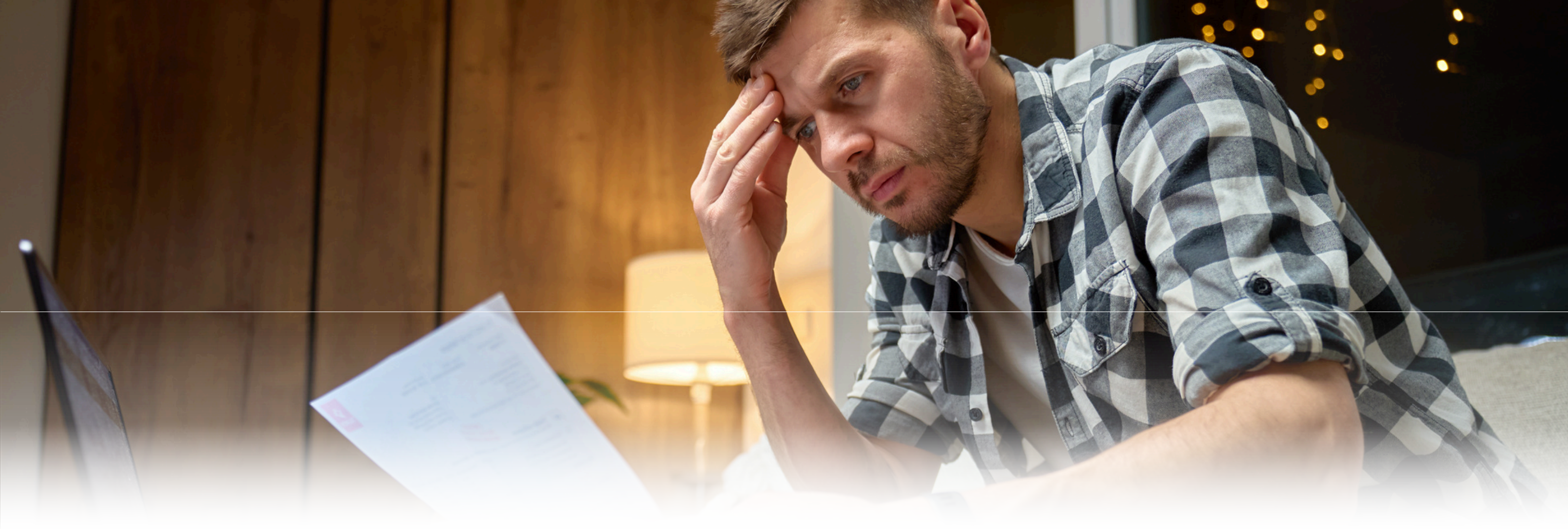
- Evaluate your current capacity
- Consider the likely progression of care needs
- Clarify responsibilities and expectations
- Identify appropriate sibling and family involvement
- Address financial realities
- Establish expectations for time off and respite coverage

A Family Caregiver Agreement is not about control.

It is a structured conversation that defines roles, protects relationships, and supports sustainable care.

You do not need every answer today.

You need a plan.



Caregiving Reality & Capacity Considerations

Before agreeing to provide care, it is important to understand how care needs may change over time.

Many medical conditions are progressive. What feels manageable today may require significantly more support in the future.

Review the following considerations carefully.

Place a check next to each item you are prepared to address — or that you need to discuss further.

Personal & Daily Care Responsibilities

- ☐ Assistance with bathing and showering
- ☐ Assistance with toileting
- ☐ Managing urinary or bowel incontinence
- ☐ Providing hygiene after accidents
- ☐ Dressing and grooming assistance
- ☐ Meal preparation and feeding support
- ☐ Medication administration and monitoring
- ☐ Monitoring for choking or swallowing concerns

Skin Integrity & Physical Care

- [ ] Assistance with bathing and showering
- [ ] Assistance with toileting
- [ ] Managing urinary or bowel incontinence
- [ ] Providing hygiene after accidents
- [ ] Dressing and grooming assistance
- [ ] Meal preparation and feeding support
- [ ] Medication administration and monitoring
- [ ] Monitoring for choking or swallowing concerns

Note: Telehealth and home therapy often require active caregiver participation.

Behavioral & Cognitive Changes

- [ ] Monitoring for wandering or elopement risk
- [ ] Managing sleep disruption or nighttime supervision
- [ ] Responding to agitation or resistance to care
- [ ] Managing possible aggressive behavior
- [ ] Handling confusion or disorientation
- [ ] Addressing inappropriate or sexually disinhibited behavior
- [ ] Managing personality changes

These changes are medical symptoms — not personal choices.

Preparation reduces emotional distress.

Increasing Care Intensity

- [ ] Understanding care may eventually require 24-hour supervision
- [ ] Planning for nighttime monitoring
- [ ] Planning for potential lift equipment or assistive devices
- [ ] Understanding that care needs may extend for years

The average caregiving journey is often cited at approximately seven years, though it may be shorter or significantly longer depending on diagnosis.

Time Commitment

- [ ] I have estimated weekly caregiving hours
- [ ] I have discussed emergency backup coverage
- [ ] I have discussed regular days off
- [ ] I have discussed vacation coverage

Financial Considerations

- [ ] I understand caregiving may reduce my work hours
- [ ] I understand this may affect Social Security contributions
- [ ] I understand this may impact retirement savings
- [ ] I have discussed compensation
- [ ] I have discussed financial contributions from siblings
- [ ] I have researched state caregiver support programs
- [ ] I have explored VA Aid & Attendance (if applicable)
- [ ] I understand Medicaid spend-down considerations

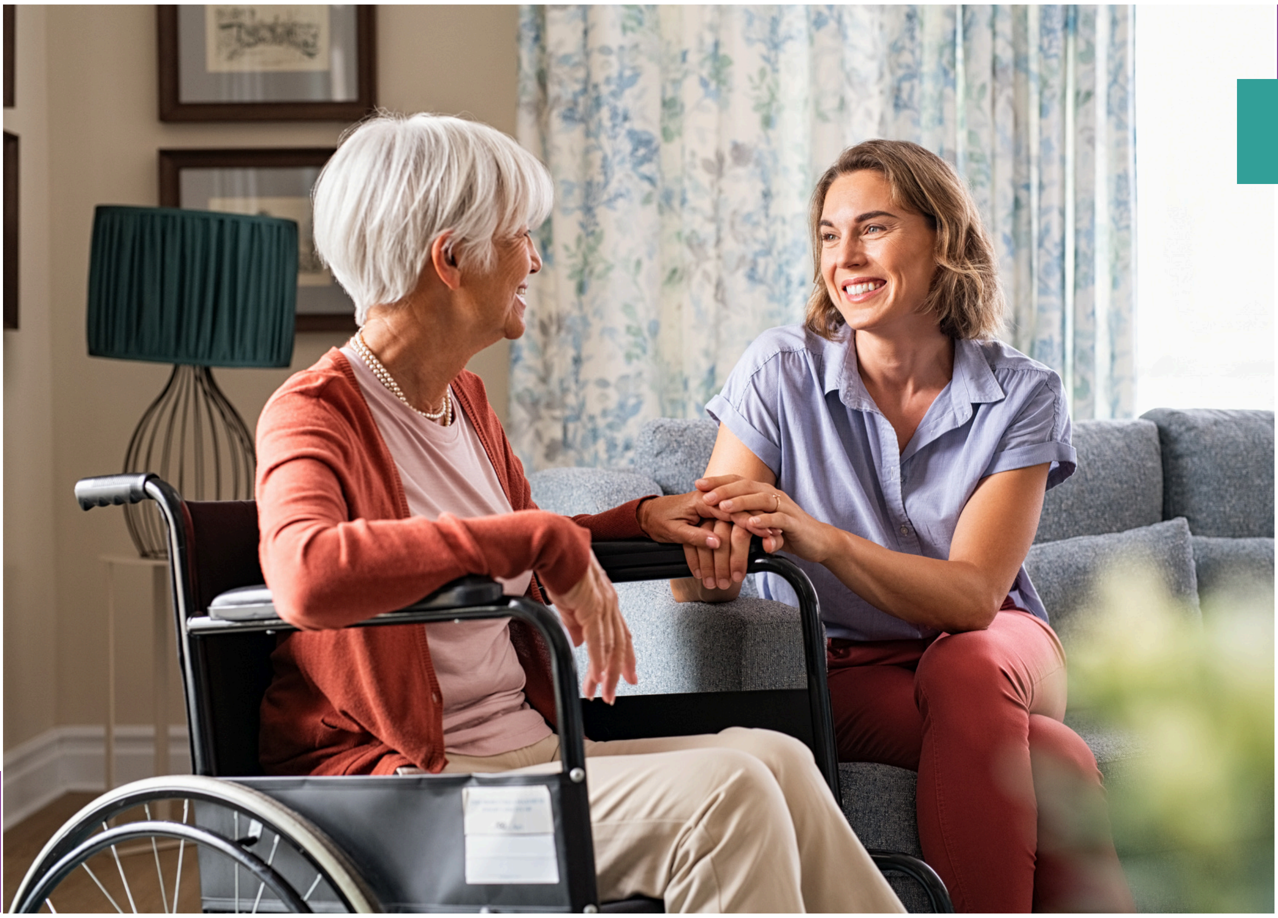
Long-term care costs vary by state and region. Reviewing local care rates can provide important perspective when planning shared responsibility.

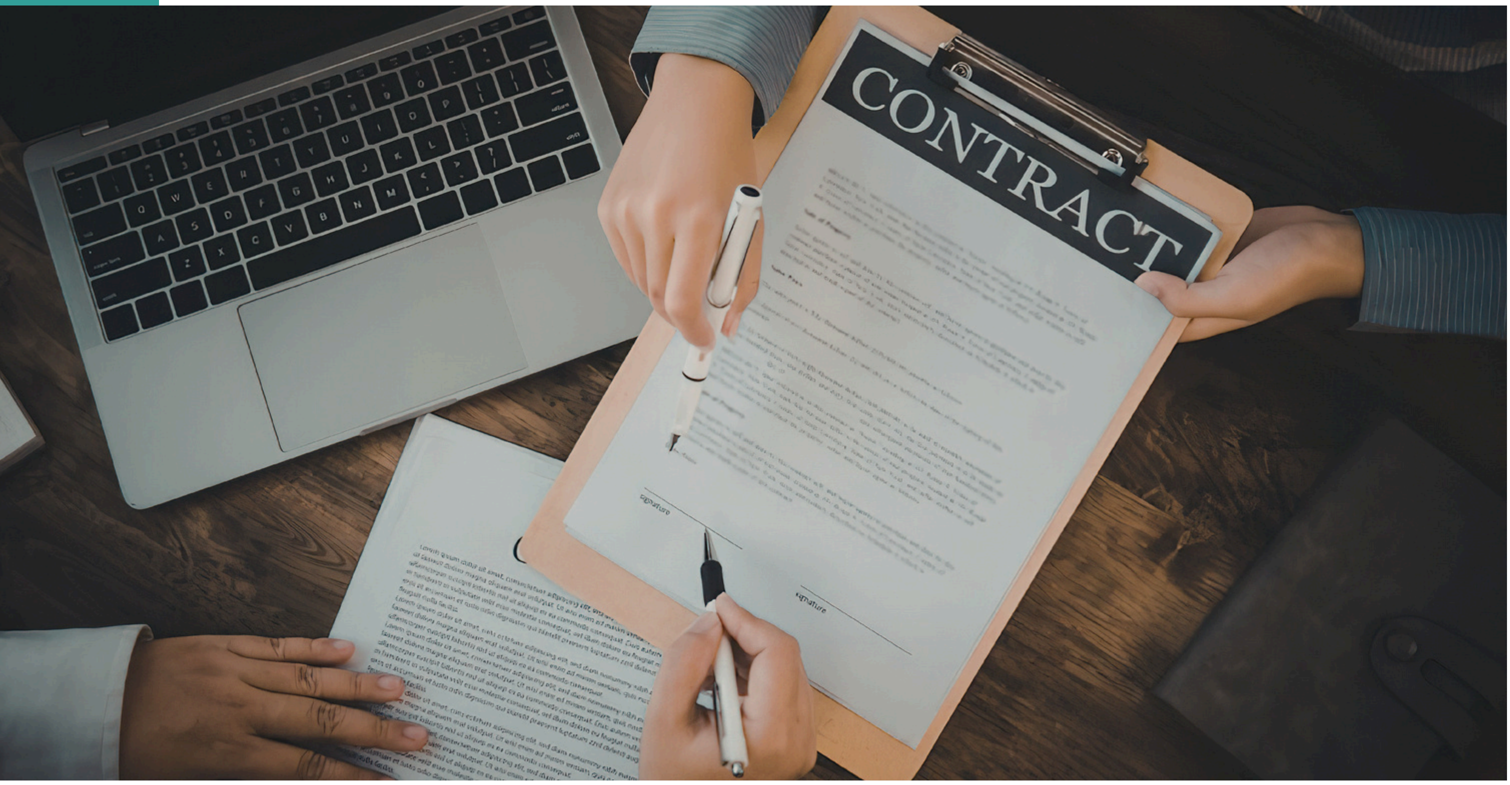
Reflection

What responsibilities feel realistic?

What requires shared support?

What requires financial contribution?





The Family Caregiver Agreement Framework

A Family Caregiver Agreement is a written document that clearly defines caregiving responsibilities, financial arrangements, and shared expectations.

It protects:

- The caregiver
- The care recipient
- The family
- Future Medicaid eligibility
- Estate clarity

This agreement should be completed before compensation begins and signed by all relevant parties.

It is not retroactive.

Compensation under this agreement applies only to care provided after the document is finalized and signed.

Retroactive payment for past care can create serious legal and Medicaid eligibility consequences.

When in doubt, consult an elder law attorney before implementing financial terms.

A Family Caregiver Agreement Should Include:

1. Defined Responsibilities

Clearly outline what the caregiver agrees to provide:

- Personal care assistance
- Medication management
- Appointment coordination
- Therapy participation
- Wound or skin monitoring
- Transportation
- Financial management support (if applicable)

Avoid vague language. Be specific.

2. Hours of Care

Define:

- Estimated weekly hours
- On-call expectations
- Nighttime supervision (if applicable)

Caregiving without defined hours leads to burnout.

3. Compensation Structure (If Applicable)

If compensation is agreed upon, define:

- Hourly or flat rate
- Payment schedule
- Method of payment
- Documentation requirements

Rates should reflect reasonable local market value.

This agreement cannot compensate for past care already provided.

Compensation begins only after the agreement is signed.

4. Expense Reimbursement

Specify:

- Mileage
- Medical supplies
- Out-of-pocket purchases
- Co-pays

Clear documentation protects everyone.

5. Sibling & Family Contribution Expectations

If one person provides primary care, other family members should participate in meaningful ways.

If physical assistance is not possible, financial contribution toward:

- Respite care
- Paid home health aides
- Vacation coverage
- Emergency backup

should be discussed.

Shared responsibility prevents resentment.

6. Time Off & Respite Coverage

The agreement must address:

- Weekly scheduled time off
- Coverage for medical appointments
- Personal days
- Vacation time
- Emergency replacement plan

Caregivers require rest to remain effective.

Time off is not optional. It is protective.

7. Review & Adjustment Clause

Care needs change.

This agreement should be reviewed:

- Annually
- Or when there is a significant medical change
- Or when care intensity increases

Flexibility preserves sustainability.

8. Documentation & Legal Review

When compensation is involved, legal review is strongly recommended.

Proper documentation may protect Medicaid eligibility and prevent estate disputes.

Final Planning Reminder

A Family Caregiver Agreement is not a sign of distrust.

It is a structured commitment to clarity.

Structure protects relationships.

Defined expectations protect the caregiver.

Clear financial terms protect the future.

Because caregiving should not cost you your health — or your financial stability.

Family Caregiver Agreement Template

This template is for planning purposes only.

Legal review is recommended when compensation is involved.

Family Caregiver Agreement

Date of Agreement: ________________________

Care Recipient: ________________________

Primary Caregiver: ________________________

Other Participating Family Members: ________________________

1. Scope of Care Responsibilities

The Primary Caregiver agrees to provide the following services:

Additional pages may be attached if needed.

2. Estimated Hours of Care

Estimated weekly hours: ________________________

Nighttime supervision required? □ Yes □ No

On-call expectations: ________________________

3. Compensation (If Applicable)

Compensation rate: ________________________

Payment schedule: ________________________

Method of payment: ________________________

Compensation under this agreement applies only to care provided after this agreement is signed.

This agreement does not compensate for past caregiving services.

Retroactive payment may create legal or Medicaid eligibility consequences.

Consultation with an elder law attorney is recommended when compensation is involved.

4. Expense Reimbursement

The Care Recipient agrees to reimburse reasonable caregiving-related expenses, including:

Documentation required? □ Yes □ No

5. Time Off & Respite Coverage

Weekly scheduled time off: ________________________

Vacation coverage plan: ________________________

Emergency backup caregiver: ________________________

Time off is a required part of sustainable caregiving.

6. Sibling & Family Contribution

Family members agree to contribute in the following ways:

Hands-on care: ______________________________

Financial contribution toward respite or paid care: _______________________

Administrative or coordination support: _______________________

If physical participation is not possible, financial contribution toward paid support should be discussed.

7. Review & Adjustment

This agreement will be reviewed:

□ Annually

□ Upon significant medical change

□ Upon request by any party

Care needs change. Agreements must evolve.

Signatures

Care Recipient: _______________________ Date: ________

Primary Caregiver: _______________________ Date: ________

Family Member: _______________________ Date: ________

You Do Not Have to Do This Alone

If completing this guide clarified the scope of caregiving responsibilities, that awareness is important.

Structure prevents crisis.
Defined expectations protect relationships.
Shared responsibility reduces burnout.

A Family Caregiver Agreement is one foundational step.

Sustainable caregiving, however, requires ongoing planning, boundary reinforcement, relief support, and emergency preparedness.

The complete Caregiver Balance Guide was created to help caregivers build that full structure — thoughtfully and responsibly.

Helping caregivers care without losing themselves.

Because caregiving should not cost you your health.

To explore the full Caregiver Balance Guide, visit:

www.caregiverrelief.com/caregiver-balance-guide