



The **Federal** Long Term  
Care Insurance Program™



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# FLTCIP CARE COMPASS Newsletter

Trusted insights and practical care support to navigate aging with confidence.

Presented by FedPoint, the administrator of the Federal Long Term Care Insurance Program.

**Welcome!** FedPoint is excited to launch our inaugural *FLTCIP Care Compass*, a recurring digital newsletter offering valuable tips and resources to help claimants and their caregivers learn more about common aging and eldercare concerns.



## Inside this issue

Caring from a Distance .....	Page 2
5 Simple Tips for a Safer Home .....	Page 4
What to Do When a Loved One Should Stop Driving .....	Page 5
FLTCIP Spotlight: Authorized Contacts .....	Page 6
Login.gov Is the New Sign-in Service for LTCFEDS.gov .....	Page 8
Home Safety Webinars .....	Page 8

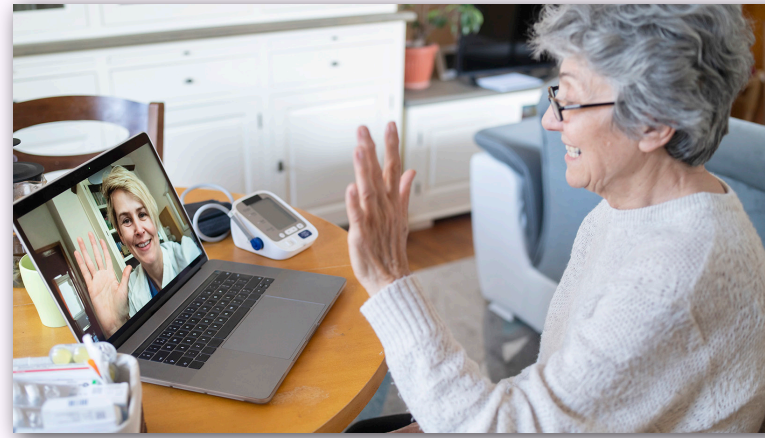
**Disclaimer:** The content in this newsletter, including any external links, are for educational purposes only and not a substitute for professional medical advice, diagnosis, treatment, or health care. Always consult a physician or other qualified health provider with any questions you may have regarding medical treatment or before making health, legal, or financial decisions.

# Caring from a Distance:

## 8 Ways to Support Aging Parents When You Can't Be There

These days, many families live far apart. If your aging parents live at home while you live hours away, you may feel a mix of worry, responsibility, and the desire to do right by them when you can't be there in person.

The good news? Long-distance caregiving **is possible**. With planning, thoughtful conversations, and the right tools, you can help your parents stay safe, connected, and independent—no matter how many miles separate you.



### ① Start with open, respectful conversations.

When you're far apart, communication is key. Gently ask your parents:

- How are you feeling today?
- What tasks are harder to manage?
- What do you hope for in the future?
- What level of help would be comfortable?

Set up regular check-ins, so these conversations feel natural and supportive. And be mindful to lead with empathy rather than authority. Your goal is to understand, not take over.

### ② Build a local support network.

Put together a care team for your parents that includes trusted neighbors, nearby relatives, community friends, home care aides, cleaning services, and meal delivery or transportation services.

### ③ Use technology to stay connected and informed.

Consider tools that match your parents' comfort level, such as:

- video calls to connect face-to-face
- medication reminder apps and shared calendars
- home monitoring systems for safety alerts
- patient portals for health care updates

### ④ Make a clear care plan.

A written care plan keeps everyone on the same page and reduces confusion. Your plan may include emergency contacts, prescriptions, physician information, daily routines, transportation needs, financial or legal documents, long term care policies, authorized contacts, and nutrition needs. Share this plan with your care team.

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## Caring from a Distance, *continued*

### 5 Visit with purpose.

When you visit, use your time to:

- attend doctors' appointments and review prescriptions
- check for home safety hazards
- pay bills online and stock up on groceries
- notice changes in mobility, memory, or mood

Most importantly, enjoy **quality time together**.

### 6 Respect their independence.

Many older adults fear losing control. You can support their independence from afar by:

- asking for their input on decisions
- encouraging activities they enjoy
- offering choices rather than giving instructions
- celebrating their strengths

### 7 Take care of yourself.

Caregiving can be challenging, but you're not alone. Consider sharing responsibilities, joining a support group, and setting realistic goals.

Remember, you don't have to be perfect to show you care.

### 8 Be flexible.

Aging is unpredictable. What works today may not work next month. Stay open to adjusting the care plan as your parents' needs change.

## Checklist for Long-Distance Caregiving

- Schedule regular check-ins.
- Build a local support network.
- Set up video calls and simple tech tools.
- Create and share a written care plan.
- Plan purposeful visits.
- Encourage independence and choices.
- Take care of yourself.
- Review and update the plan regularly.

## You've got this

Caring for aging parents requires love, communication, and thoughtful planning to help them maintain dignity and comfort. With help from others, you can support your parents in meaningful, impactful ways—no matter how far apart you may be.

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# 5 Simple Tips for a Safer Home

Your home should be a place where you feel comfortable and in control. With a few practical updates, you can make your space safe and easy to navigate—whether you live alone, with family, or in a community.

## ① Light up your living spaces.

Good lighting helps prevent trips and falls.

- Add nightlights in hallways, bathrooms, and bedrooms.
- Keep a bedside lamp nearby.
- Use bright bulbs in stairways and entryways.

## ② Clear clutter.

Small items can lead to big accidents.

- Keep walkways free of loose rugs, cords, and piles of items.
- Use nonslip backing under rugs.
- Store everyday items within easy reach.
- Organize pet supplies and have a pet care plan for emergencies.
- Ensure emergency medical teams can get in and out of your home easily.

## ③ Make the bathroom safe.

Bathrooms are a common spot for slips.

- Install grab bars near the toilet and in the shower.
- Use a nonslip mat in the tub.
- Try a shower chair or handheld showerhead for extra support.

## ④ Keep emergency contacts handy.

Quick access saves time in an emergency.

- Post important phone numbers.
- Save contacts in your mobile device.
- Consider a medical alert system if you live alone.

## ⑤ Check your smoke and carbon monoxide detectors.

Safety devices are helpful only when they work.

- Test alarms monthly.
- Replace batteries twice a year.
- Make sure alarms are on every level of your home.

## A final thought

Home safety is about protecting your independence. With a few simple changes, your home can be a safe environment that supports your comfort, confidence, and peace of mind every day.

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# What to Do When a Loved One Should Stop Driving



It often begins with small signs: new dents or scratches on the car, moments of getting lost on familiar routes, or hesitating at intersections. Before raising concerns about your loved one's driving, it helps to quietly observe and gather specific examples. These details will keep the conversation grounded and reduce emotional tension later. Noticing patterns such as trouble seeing road signs, slow reaction times, near misses, or anxiety behind the wheel can help you approach the issue with clarity and compassion.

When you're ready to talk, have a respectful, heartfelt conversation. This isn't about taking the keys—it's about safety, dignity, and planning. Try a gentle opening: "I love you, and I want you to stay safe. I've noticed a few things lately that make me worried about your driving. Can we talk about it together?" Avoid blaming, lecturing, or surprising your loved one in front of others. Your goal is partnership, not confrontation.

Sometimes, driving problems stem from underlying issues rather than driving itself. Vision changes, prescription side effects, memory loss, slower reflexes, fatigue, or pain could be a factor. Encouraging a medical check in can be a supportive, nonthreatening step that helps identify what's really happening.

If there are still questions, consider a professional driving evaluation. An assessment from an occupational therapist or certified driving specialist can offer an objective picture of your loved one's current abilities. This neutral perspective can reduce emotional strain, provide clear recommendations, and help your loved one hear feedback from someone other than a family member.

Before you discuss stopping, consider alternatives that maintain independence. Losing the ability to drive can feel like losing freedom. But providing options—rides from family or friends, senior transportation programs, rideshare services, community shuttles, and grocery or pharmacy delivery—shows that life can still be full and connected without driving. The message becomes: "I'm not taking something away—I'm helping you stay independent in a different way."

You also don't have to do this alone. Sometimes, a loved one may be more receptive to hearing concerns from their doctor, a longtime friend, a faith leader, or another family member. Leaning on these relationships can provide support and reduce the emotional burden.

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## Driving, *continued*

There may come a point when safety must come first. If your loved one is truly unsafe behind the wheel, you may need to take firmer action. This can include speaking with their doctor, requesting a driving reevaluation through the DMV, and ensuring the car is not accessible if there is immediate danger. These steps are difficult, but they come from a place of love and responsibility.

Above all, center the relationship. This journey is not just about driving; it's about trust, respect, and care. Reassure your loved one that you're on their side, you want them to stay active and connected, you're trying to protect, not trying to control them. The tone you use can preserve their dignity even in a hard moment.

Many families face this crossroad, and it's never simple. But approaching it with empathy, clarity, and a plan can help your loved one stay safe while still feeling valued and respected.

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## FLTCIP Spotlight: Authorized Contacts

Guidance when acting on behalf of a FLTCIP claimant who has become incapacitated.



If you would like to take action on behalf of a parent or loved one, FedPoint must have a formal document on file designating you as the enrollee's legal representative and authorizing you to act. The most common document used for insurance claims reimbursement and administration purposes is a durable power of attorney.

If a durable power of attorney does not exist and the enrollee is not legally competent to prepare one, you may need to ask a court to appoint you as the enrollee's guardian or conservator. In this case, we require guardianship and/or conservatorship papers.

As a covered entity under the Health Insurance Portability and Accountability Act (HIPAA), we're committed to safeguarding FLTCIP enrollees' identity and health information to ensure their privacy.

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## Authorized FLTCIP Contacts, *continued*

Refer to the information below to determine what we need on file to speak to you or take action on an enrollee's account:

<b>Who we can speak to: FLTCIP authorized contact</b>	
<p><b>What we need on file:</b> We require a FLTCIP Authorization for Disclosure of Information form designating you as an authorized contact on the enrollee's account. It must be signed by the FLTCIP enrollee while they are competent or a legal representative authorized to act on their behalf.</p> <p>If the form is signed by an enrollee's legal representative, it must include the documentation that gives them that authority (e.g., a copy of a durable power of attorney).</p>	<p><b>What you are authorized to do:</b> You can call our Customer Service Center and speak to our consultants about the enrollee's FLTCIP coverage and benefits. This includes demographic, billing and payment, claim, and other related medical information.</p> <p>You cannot make decisions on behalf of the enrollee or take action on their account without additional documentation (see below).</p>
<b>Who we can speak to: Attorney-in-fact</b>	
<p><b>What we need on file:</b> There are different types of powers of attorney. We typically require a durable power of attorney, which is a legal document the enrollee may have prepared while they are legally competent, designating you (as the attorney-in-fact) to act and make decisions on their behalf, even if they become incapacitated. For the purpose of handling claims reimbursements and payments, we require the power of attorney to also authorize you to handle finances on behalf of the enrollee. Other types of powers of attorney include a durable financial power of attorney and a springing power of attorney.</p>	<p><b>What you are authorized to do:</b> If we have a power of attorney on file that grants you the appropriate authority, you can:</p> <ul style="list-style-type: none"> <li>• initiate the benefit eligibility process by signing the necessary claims forms on behalf of the enrollee</li> <li>• take action on the enrollee's account, including working with us to establish an approved plan of care</li> <li>• submit invoices for reimbursement or assign payment of benefits to certain providers on behalf of the enrollee</li> </ul>
<b>Who we can speak to: Court-appointed guardian and/or conservator</b>	
<p><b>What we need on file:</b> We require guardianship and/or conservatorship papers (as determined by the enrollee's state of residence) appointing you as the enrollee's guardian or conservator. For the purpose of handling claims reimbursements and payments, we require you to have the authority to handle finances on behalf of the enrollee.</p>	<p><b>What you are authorized to do:</b> If we have guardianship and/or conservatorship papers on file that grant you the appropriate authority, you can:</p> <ul style="list-style-type: none"> <li>• initiate the benefit eligibility process by signing the necessary claims forms on behalf of the enrollee</li> <li>• take action on the enrollee's account, including working with us to establish an approved plan of care</li> <li>• submit invoices for reimbursement or assign payment of benefits to certain providers on behalf of the enrollee</li> </ul>


**Disclaimer:** This information is not intended to be legal advice or direction and should not be considered as such. We recommend that you consult with an attorney or legal advisor for advice and answers to any legal questions.




# Login.gov Is the New Sign-in Service for LTCFEDS.gov

The U.S. Office of Personnel Management (OPM) has partnered with Login.gov to enhance the security of My LTCFEDS accounts. Login.gov has replaced the login process and credentials you previously used to access your My LTCFEDS account. With a Login.gov account, you can sign in to participating government websites with the same email address and password and manage the authentication methods you use to access those websites.


## Linking your accounts

1. Go to [LTCFEDS.gov/login](https://LTCFEDS.gov/login)  and select **“Sign in with Login.gov.”**
2. You'll then go to Login.gov, where you'll have the option to sign in or create an account.
3. Already have a Login.gov account? You don't need to create another one. Just sign in to your existing Login.gov account.
4. Need to create an account? You must provide and verify your email address, create a strong password, and set up at least one authentication method. Your email address will be your sign-in ID.

The first time you use LTCFEDS.gov, you'll be prompted to link your Login.gov account to your My LTCFEDS account. This is a one-time process. After that, you'll sign in to your My LTCFEDS account using just your Login.gov credentials. For additional details about this transition or answers to commonly asked questions, visit [LTCFEDS.gov](https://LTCFEDS.gov) .



## Home Safety Webinars

Falls are a leading cause of injury among older adults, but many can be prevented with simple home changes. In our two-part webinar, we'll share practical strategies to reduce fall risks and explore the link between overall health and staying safe at home. [Register Now!](#) 

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