

# Red Flags Checklist

## *A Practical Checklist for Allied Professionals*

Care managers are often among the first to notice when a client's needs are becoming more complex. This checklist is designed to help identify situations where involving a professional fiduciary may be helpful. It is not intended to assess legal capacity or provide legal advice.

You may begin to notice one or more of the following patterns:

### Daily Life & Decision-Making

- Difficulty following through on decisions or instructions
- Increasing confusion about responsibilities or next steps
- Repeatedly changing decisions with significant consequences
- Difficulty understanding or remembering important information

### Financial & Administrative Concerns

- Unpaid bills, shut-off notices, or unopened mail accumulating
- Difficulty managing bank accounts, benefits, or basic finances
- Increased vulnerability to scams or financial exploitation
- Important documents missing, disorganized, or misunderstood

### Health, Safety & Care Coordination

- Missed medical appointments or medication mismanagement
- Declining personal safety, hygiene, or living conditions
- Resistance to care paired with increasing risk
- No one clearly responsible for overseeing care decisions

## Legal, Estate & Authority Issues

- No clear decision-maker (POA, trustee, guardian, etc.)
- Outdated or incomplete estate planning documents
- Complex trusts, legal matters, or benefits that are unmanaged
- Court involvement, or the possibility of court intervention

## Family & Support System Dynamics

- No family or informal support available
- Family members disagreeing about decisions or care
- Concerns about undue influence or conflicting interests
- Caregivers experiencing burnout, conflict, or role confusion

## Why These Observations Matter

When these factors are present, a client may need:

- Formal decision-making authority
- Ongoing oversight and accountability
- Neutral, legally recognized support
- Protection of personal, financial, or legal interests

A professional fiduciary is trained to step in when responsibility, authority, and accountability are required, often working alongside care managers and other professionals.

## The Care Manager's Role

Care managers are not expected to diagnose, assess capacity, or solve these situations alone. Instead, care managers add value by:

- Observing patterns over time
- Documenting concerns neutrally
- Maintaining clear professional boundaries
- Communicating with client or client's family appropriately when complexity increases

Awareness and communication supports **ethical, legal, and person-centered outcomes**, and protects both the client and the professional.

## When in Doubt

If you find yourself thinking:

“This is becoming more than care management can support alone...”

that may be the right moment to explore whether additional professional oversight, such as a professional fiduciary, could be helpful.