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## What experts say parents should prepare now in case you get sick with COVID-19



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If it feels like the global pandemic and its wide sweeping effects have turned your life upside down, you're not alone. According to a [tracking poll by the Kaiser Family Foundation](#), conducted March 25 to 30, 73% of parents say their lives have been disrupted by the crisis, and 53% of Americans are worried that they or a family member will get sick from the novel coronavirus.

Given the current reality, you may be considering drawing up a contingency game plan should you fall ill. Though it's an uncomfortable undertaking, knowing that there's a care plan in place for your children can offer you peace of mind, says Dr. Joy Hardison, a San Diego-based emergency medicine physician at Scripps Memorial Hospital, founder of [Healthtopia Clinics](#) and mom of two.

Here, the basics of planning for the best care for your child [in the case that you get sick](#), how to prepare your child emotionally and financial to-dos to tackle now.

### How to develop your backup childcare plan

You'll want to take certain steps to set the caregiver up for success and child up for the best possible care. Here's how to design your backup care plan, according to experts.

#### Take the time frame into consideration

Gathering details under the pretense that you might fall ill can be a tough, stressful pill to swallow, but Hardison suggests reframing in order to wrap your head around what this plan should look like. “If you were going on a special vacation, like an anniversary trip, how would you have to plan for your kids’ care in that scenario?” says Hardison. “If you are going to be hospitalized, most of the time, it’s usually a week to 10 days before you can return home.” She suggests asking yourself, “How would I make sure my child has what they need for that length of time?” and “What could come up in that time frame?”

#### **Note the caregiver’s age and health risk**

“During the COVID-19 pandemic, we recommend that you avoid asking older adults and high-risk adults to care for your children, in order to decrease their own possible exposure,” says Dr. Renee Slade, a Fellow of the American Academy of Pediatrics and pediatrician at Rush Pediatric Primary Care Center in Chicago. Instead, think about someone like a younger aunt, uncle, cousin, neighbor, friend or experienced [nanny or sitter](#), advises Slade.

#### **Be sure it’s someone you trust**

Age and health status are far from the only factors to consider when choosing a potential backup caregiver. “You should most definitely be able to trust your caregiver to make the decisions for your children the way you would and to follow the family rules,” says Slade. “This will create some stability for your children.”

For more information on how to safely hire a caregiver and run a background check, visit the [Care.com Safety Center](#).

#### **Keep your child in their own home, if possible**

It’s ideal if the backup caregiver comes to the child’s home versus bringing them into a separate household, notes Hardison. And if that’s not an option, pinpoint the essentials your child will need to bring with them, including a favorite lovey, their own pillow, a blanket and a family photo, shares Dr. Robin Gurwitch, psychologist and professor at Duke University Medical Center.

#### **Get supplies in order**

The particular items that you’ll want to have on hand for your backup caregiver will be specific to your child’s age and needs, says Slade. Here are a few:

- Diapers, formula or [breast milk](#) and [baby food](#) for a baby.
- Support items, like a favorite doll or stuffed animal.
- Books and activities, as well as schoolwork, for school-aged children.
- Sufficient medications and supplies, if your child has [special needs](#).
- Hardison also recommends creating a go-to emergency kit filled with comfort items for a child, such as family photos and perhaps a new toy or game, which will serve to reassure kids you’re thinking about them and love them, in the case that you’re in the hospital and visitation or FaceTime chats are limited.

#### **Write out key information**

You’ll want to relay the nuts and bolts of how the household should be run. You can note children’s dietary preferences and if your older children can help with household tasks, suggests Slade.

Then provide the caregiver with standard information that focuses on the child’s healthcare needs. Experts recommend compiling the following:

- A list of medicines, allergies, immunization status, insurance information and their doctor and dentist’s names and phone numbers.
- A documented and signed note that gives the caregiver permission to get medical care for your child, which will state their name, your child’s name and your child’s date of birth, according to [Dr. Gina Posner](#), board-certified pediatrician at MemorialCare Orange Coast Medical Center in Fountain Valley, California.
- A copy of your child’s insurance card, both front and back.
- A list of emergency contacts including relatives, the teacher/school, neighbors who might be helpful — especially anyone else who has a key to your house.

your nose.

- A list of phone numbers of designated relatives and friends your child can call or FaceTime with for a sense of comfort and normalcy.

### **Prepare your caregiver for the possibility that your child might be ill**

While it's not guaranteed, there's a strong possibility that if you get sick, your child will have been exposed, as well, notes Hardison.

"Not everyone is going to be comfortable caring for a child who might be ill or become ill, so talk to your backup caregiver about that possibility and what [precautions they'd need to take](#)," she says.

### **Provide your contacts and doctors with your caregiver's information**

You'll want to prepare not only your backup caregiver with the contact info of loved ones, neighbors, and physicians, but also make sure to relay the caregiver's information to these key people as well.

Should you need hospitalization, make sure your caregiver is on your emergency contact list. "If they are not next of kin, they will not get updates on your well-being," says Hardison. "If they're on a designated list of approved contacts, anytime that they want to get an update, all they have to do is call the hospital and give your name, and the staff will make sure they get in touch with you or your nurse."

### **How to look out for your child emotionally**

You can look out for your child's emotional and psychological well-being by doing the following:

#### **Explain what's going to happen in age-appropriate terms**

Natalie Buchwald, a licensed mental health counselor at [Manhattan Mental Health Counseling](#), advises, "Explain the seriousness of the situation by using simple facts and who will be caring for them. For instance, 'There is a virus going around; Mommy has it. That means I am going to be tired for a while. For me to be strong again, I will need to rest a lot. Kathleen is here to help us until I feel better.'"

#### **Set up activities and routines**

"Should you fall ill, your caregiver should keep your child busy with schoolwork, games, fun [activities](#), chores or even online volunteer work," suggests Buchwald. In order to promote consistency, you'll want to encourage them to maintain your child's daily routine, which should involve a regular schedule for sleep, meals, chores and play.

Also, you may want to discuss limiting your child's social media exposure. "It's important that they keep in touch with friends and family, but social media is replete with rumors, sensationalism and disinformation that might unduly agitate, worry or anger them," says Buchwald. "Children are better off video conferencing with their friends and family directly with Zoom or FaceTime."

#### **Share comforting words**

Gurwitch encourages you to reassure children, not by making promises you can't keep (such as, "I'll recover quickly") but by telling them you love them, are thinking about their best interests and emphasizing that they'll be cared for. "It's really important for children to hear this, as it gives them something to hold onto during a stressful moment," says Gurwitch.

#### **Prepare the caregiver to acknowledge a child's fears**

Encourage the caregiver to maintain an open line of communication with your child, especially if they exhibit upset behavior, spikes in irritability, temper tantrums or meltdowns. "These challenging behaviors are truly a child's expression of stress and distress," says Gurwitch.

Caregivers would do well to respond by listening to, acknowledging and validating [children's worries and fears](#), then redirect them to a calming, grounding exercise. "You might practice some slow breathing with a child or

say, 'Let's take a walk,'" suggests Gurwitch. "Or teach them something you do when you're upset, like a yoga move."

## What you need to cover your kid financially

Give thought to the following to make sure your child's short- and long-term financial care is accounted for:

### Set aside funds for the caregiver

Put aside some cash for the caregiver to use on expenses that come up over the time span that you might be quarantined or in the hospital, says Hardison. "Specifics on where the cash is located in the house and what it should be used for should be in your written instructions," she says.

### Get three key legal documents in order

[Wendy B. Samuelson, Esq.](#) of Samuelson Hause & Samuelson, LLP in Garden City, New York says parents should have the following documents in place:

**A healthcare proxy:** "This authorizes someone to make medical decisions on behalf of a person who is unable to make such medical decisions during a time of mental or physical incapacity," notes Samuelson. "The proxy will be the one to decide, for example, whether to continue life support."

She also suggests that parents create a living will that lays out their wishes for end-of-life care. "A broad living will give the healthcare proxy the right to make decisions based on the particular set of circumstances," explains Samuelson.

**The will:** "A will sets forth the beneficiaries of the estate," explains Samuelson. "Without such a document, state law would determine which people would inherit the assets and in what percentage. In order to protect the children, parents should not allow state law to determine the beneficiaries, and instead, make specific designation of the children as beneficiaries."

She also encourages parents to set up trusts for kids who are minors, which will designate a trusted individual as the trustee who manages children's assets.

In addition, parents should designate a guardian and successor guardian for their minor children in their will, says Samuelson.

**A power of attorney:** "This allows someone else to make financial decisions and actions on behalf of someone during a time of mental or physical incapacity," explains Samuelson. "Typically, spouses will appoint each other and then, will appoint a successor, in case the spouse is unable to act."

Some states have explicitly stated that these documents can be notarized and witnessed remotely by video-audio conferencing via Zoom, FaceTime, etc. Check out this [list from the National Notary Association](#) to see where your state stands.

### Review your assets and write out a roadmap

"Now is the time to review all assets and update the designated beneficiaries of all bank accounts, brokerage accounts, retirement accounts, IRAs, 401Ks and life insurance policies," says Samuelson. Make sure you have designated beneficiaries for each asset.

### Final advice

Although envisioning and preparing for a scenario in which you're ill and cannot provide care for your child is undeniably difficult, it should ultimately serve to offer a sense of security. As Hardison notes, "Knowing you have a care plan for your children in place and people to come to the rescue should something happen is empowering."





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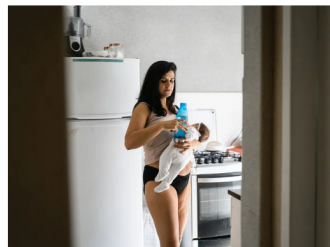
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