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Who does what, how costs are shared, and what happens in an emergency: a practical guide for Nepali families living across borders.

A care plan can begin with an ordinary question on the next call home: what would make this week easier?

The answer might be company on a hospital visit, help carrying groceries or someone who can explain an unfamiliar bill. It might also be a request to stop worrying and listen to what your parents actually want.

For Nepalis living abroad, the challenge is turning those conversations into dependable help. A family can start small: agree on the work, name the people doing it and check that the arrangement works for everyone involved.

Nepal Digest has explored what happens when ageing Nepali parents stay behind. This companion guide takes the next step: building a practical plan with parents, relatives and anyone providing day-to-day care.

Start with your parents' priorities

Before discussing budgets with siblings, ask your parents what they want to keep doing independently and where they would welcome support. Speak with each parent, too. One may need help that the other has quietly been providing.

Useful opening questions include:

- Which regular task has become tiring or difficult?
- Who would you feel comfortable having in the house?
- What would you want us to do if we could not reach you?
- What information are you comfortable sharing, and with whom?

Avoid making age alone the reason to take over. Older people's abilities and needs vary widely. Support should respond to the individual, including what matters to them.

Write down the decisions in the language your parents prefer. Leave room to change them. A plan agreed reluctantly is worth revisiting.

Divide the work into named tasks

Arrange a family discussion before an urgent decision is needed. Identify care needs, decide responsibilities and review the arrangement as circumstances change. This organising method from the US National Institute on Aging can help; its US service references are not a Nepal directory.

For your own plan, make each commitment specific:

- Appointment support: who books, who accompanies and who helps with follow-up?
- Everyday help: who handles shopping, meals or household tasks when needed?
- Administration: who tracks bills, insurance paperwork and renewal dates?
- Communication: who keeps relatives informed with the parent's permission?

Put a name, an agreed frequency and a backup beside each task. "We will all help" leaves too much undecided.

A person abroad can take responsibility for organising transport or checking paperwork without assigning more work to the person

in Nepal. Ask what would genuinely save them time. Do not automatically make a daughter, daughter-in-law or the nearest sibling responsible for everything.

Agree on money without overlooking time

Build a monthly care budget in Nepali rupees using the family's actual bills and written quotes. Separate regular household support from additional care costs so everyone understands what is being discussed.

Include transport, paid help, prescribed medicines, appointments and any agreed contribution towards the local caregiver's expenses or lost working time. Keep emergency funds and potential travel costs visible as separate items.

Then agree how contributions will work. Equal shares may suit one family; contributions based on available income may suit another. Someone providing substantial hands-on care may contribute differently. Write down what each person has agreed, without ranking their affection by the amount they pay.

Specify when contributions arrive, who keeps receipts and how unexpected expenses will be discussed. If a relative regularly pays first, agree a reimbursement date. They should not have to repeatedly ask for money already promised.

Set a date to review the arrangement. A job loss, a new child or a change in a parent's needs can make an earlier agreement unrealistic.

Check what care is actually available

If paid help is needed, define the job before comparing prices. Companionship, cooking, personal care and skilled nursing involve different responsibilities. Ask the treating clinician what level of support is appropriate when medical care is involved.

For each provider, ask who will visit, what qualifications the work requires, how those qualifications can be checked, who supervises the worker and what happens if they are absent. Request written duties, hours, fees, extra charges and cancellation terms. Ask how concerns will be reported and resolved.

The National Institute on Aging provides a care-provider questions worksheet covering services and contractual details. Use it as a question list, rather than an endorsement of any Nepali provider.

A relative or neighbour who can visit once a week should be asked whether they can offer that specific help. Living nearby does not establish consent to an open-ended care role. Outside major cities, confirm travel time and actual coverage instead of assuming an advertised service reaches the family home.

Make the emergency plan usable locally

Choose a first local contact and a backup, with their agreement. Confirm how they can reach the home and what to do when they are unavailable. Save the numbers on your parents' phones and keep a paper copy somewhere they can easily find.

Ask the local healthcare provider about the emergency arrangements appropriate to your parents' needs. Verify the ambulance or emergency-service contact that serves their area, an alternative transport arrangement and the nearest suitable facility. A hospital preference should never delay urgent help.

Agree that someone present should seek appropriate emergency assistance promptly, rather than wait for relatives overseas to wake up or agree in a group chat. Choose one family contact to relay updates so the person helping locally is not answering the same questions repeatedly.

Check how immediate expenses can be met in Nepal through a lawful, agreed arrangement. Do not make access depend entirely on a transfer initiated from abroad. Keep account passwords, PINs and one-time codes out of shared documents.

Test the logistics through a conversation: if the first contact is away, who acts next? Do not make a test call to an emergency line.

Keep a small, secure care file

With your parents' agreement, collect their current medication list, known allergies, clinician contacts, relevant medical records and insurance details. Date each update and identify who maintains it. Keep a usable paper version locally if internet access is unreliable.

Keep important records secure and current, and obtain permission to communicate with your parent's medical team. Ask the hospital or clinic what consent it requires in Nepal; a family relationship should not be treated as automatic permission to access private records.

Limit access to the people who need the information. Avoid posting identity documents or complete medical files in a large family chat. A contact list can show where documents are held without including copies of everything.

For anyone enrolled in Nepal's Health Insurance Board programme, confirm current coverage, renewal arrangements, service providers and referral requirements directly with the board and the treating facility. The board publishes programme FAQs; do not build the budget around an assumed reimbursement or an old screenshot of benefits.

Give the person nearby time off

Ask the main caregiver a separate question: what part of the week is hardest for you?

Then arrange a specific break with suitable cover. That might mean taking over during a visit, sharing an administrative task or paying for agreed replacement help where available. Put the arrangement on the calendar so it does not disappear when everyone gets busy.

Caregivers can experience exhaustion, isolation and other signs of stress. Seek support before the arrangement becomes overwhelming. The parent doing most of the caring for a spouse needs that consideration too.

Protect ordinary family time as well. A call can include neighbourhood news, a recipe or a shared joke. Every conversation need not become a progress report.

Finish the next family call with one page

Use these prompts to record the agreement:

- What our parents want help with:
- What they want to keep doing themselves:
- Agreed tasks, named people and backups:
- Regular costs, contributions and reimbursement dates:

- Local emergency contacts and immediate payment arrangements:
- Where the current care information is kept and who may access it:
- Breaks for the main caregiver:
- Our next review date:

Leave unanswered points visible and assign someone to check them. Revisit the plan after a hospital stay, a caregiver's absence or a meaningful change in daily needs.

Distance will still complicate family life. But the next appointment, bill or difficult day can have an agreed response. Start with the help your parents want this week, and make sure someone has genuinely agreed to provide it.

This is a family-planning guide, not individual medical, legal or financial advice. Care needs and local services vary. Confirm clinical decisions with the treating professional and any formal authority to act with the relevant institution or a qualified adviser in Nepal.

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