BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Managing a Parent's Online Accounts

Proxy access, trusted contacts and the right paperwork — the safe alternative to sharing a password

A plain-English guide for families and caregivers

Take your time — there's a safe way to help

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For adult children, spouses & caregivers · facts current November 2026

What's Inside

This is your guide to helping a parent with their online accounts the safe way: with their say-so, with your own sign-in, and with the right paperwork behind you. Read it in any order. Each topic explains what a tool actually does *for you and your parent*, then walks through it one slow step at a time. Bill is a technology helper, not a lawyer or financial advisor, so the legal parts point you to the people who can make those decisions with you.

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PART 1

Getting Started

Why sharing a parent's password causes more trouble than it solves, how to start the conversation, and the simple list that makes everything else easier.

CHAPTER 1

A Note from Bill

Hello, and welcome. If you've found yourself paying a parent's bills, calling their doctor's office, or sitting beside them on the phone with the bank, this guide is for **you**. And if you're the parent, reading this because your family wants to help, it's for you too. Nothing in here happens without your say-so.

I'm Bill. I've spent more than 30 years working with technology, and these days I help folks here in Portage County feel at home with theirs. Again and again I see the same thing: a loving son or daughter who has been handed Mom's password on a sticky note, and is now signing in *as* Mom. It feels like the simple answer. It usually isn't.

What this guide will do for you

- Explain, kindly and plainly, why signing in as your parent can backfire — and what to do instead.
- Show you the "front door" most companies already offer for family helpers: proxy access, authorized users, trusted contacts, delegates and view-only access.
- Walk through the big ones step by step: MyChart, Medicare, Social Security, the bank, the IRS, email, and the phone company.
- Describe the paperwork — power of attorney, health care power of attorney, guardianship — in plain English, so you know what to ask an attorney.
- Warn you about the scams that target both parents and the grown children helping them.

An honest word about the legal parts

I'm a technology helper. I'm **not a lawyer and not a financial advisor**. When this guide talks about a power of attorney, a representative payee or guardianship, it's to help you understand the words and ask good questions. The decisions themselves belong to your parent, your family, an attorney, and the agency involved. I'll point that out each time it matters.

WHAT THIS DOES FOR YOU

Why this matters

When each helper has their own sign-in, your parent stays in charge of their own accounts, companies talk to you without suspicion, and there's a clear record of who did what. That protects your parent, and it protects *you* if anyone ever asks questions later.

And I'm only a phone call away

If anything in this guide leaves you unsure, call me at **(330) 200-8042**. I'm happy to sit down with you and your parent together, at their pace.

Let's start with the question everyone asks first: why not just use the password?

— Bill

CHAPTER 2

Why Not Just Share the Password?

Sharing a password is quick, and it's done out of love. But when you sign in to an account *as* your parent, the company believes it's talking to your parent. That causes problems you may not see until something goes wrong.

Five problems with signing in as Mom or Dad

1. **It can break the account's rules.** Many banks and government websites say plainly that only the account owner may sign in. If something goes wrong, "my daughter was signing in for me" can make it harder to get money back.
2. **The security codes go to the wrong place — or the right place at the wrong time.** Two-step sign-in codes are sent to your parent's phone. Every time you sign in, someone has to read you a code. That habit is exactly what scammers count on (Chapter 22 explains why).
3. **It can trip fraud alarms.** A new device in another city signing in to Mom's bank can get the account locked, sometimes on the very day a bill is due.
4. **There's no record of who did what.** If a sibling later asks about a payment, you can't show it was you, done properly.
5. **It stops working when it matters most.** If your parent becomes ill or passes away, the password doesn't give you any legal right to act. The account may be frozen anyway.

GOOD TO KNOW

The "front door" idea

Most of the places your parent does business already have an official way for a helper to come in through the front door, with your *own* name and sign-in. It goes by different names: **proxy access** (MyChart), **authorized representative** (Medicare), **representative payee** (Social Security), **delegate** (Gmail), **authorized user** (phone companies and credit cards), **view-only access** or **caregiver access** (some banks and brokerages). This guide shows you each one.

When sharing a password is reasonable

Not every account needs a formal arrangement. Streaming services, a news site, or a shopping account are lower stakes. Even then, it's better to share them through a password manager than on paper, so your parent can see what's shared and change it later. Chapter 21 covers that.

WHAT THIS DOES FOR YOU

What this does for you

You stop being the person who "knows Mom's password" and become the person the bank, the doctor and Medicare already know by name. Calls go faster, and nobody has to pretend to be anybody.

CHAPTER 3

Starting the Conversation

The tools in this guide all start with one thing: your parent agreeing to them. Most of them ask your parent to sign a form, click an invitation, or say "yes" on the phone. So the first step isn't technical at all. It's a conversation.

A gentle way to bring it up

- **Pick a calm day**, not the day after a scare or a missed bill.
- **Lead with their wishes:** "If you were ever in the hospital, who would you want the bank to talk to?" works better than "You need help with your money."
- **Start small.** Being a trusted contact at the bank, or seeing MyChart messages, is a much smaller ask than a power of attorney.
- **Make it two-way.** Many adult children set up the same tools for themselves and name a sibling or spouse. It's planning, not a judgment.
- **Agree on what you'll do and won't do.** "I'll be able to see your bills, but I won't pay anything without asking you" is a promise your parent can hold you to.

Who else should know?

If you have brothers or sisters, tell them what's being set up and why. Family trouble over money usually starts with surprise, not with wrongdoing. A short email to everyone after each step keeps things clear. Chapter 23 has more on keeping it fair.

HEADS UP

Respect a "no"

If your parent can make their own decisions and says no, that's their right. You can still help in other ways: sitting beside them while they make calls, setting up alerts on *their* phone, or helping them name a trusted contact. If you're worried they're being taken advantage of, contact Adult Protective Services in their county.

WHAT THIS DOES FOR YOU

What this does for you

Talking it through before there's a crisis means your parent picks the helpers, sets the limits, and signs the forms while it's easy. That's far kinder, and far cheaper, than sorting it out in a hurry.

CHAPTER 4

The Account Map: Making a List Together

Before you can set up the right kind of access, you both need to know what accounts exist. An **account map** is simply a list of every place your parent does business, and who to call. It does *not* need to contain passwords.

Make the list

1. Sit down together with a notebook, the last month of mail, and their phone.
2. Go through the mail and write down every company that sends a bill or statement: bank, credit cards, utilities, phone, internet, insurance, pharmacy, Medicare plan.
3. Open their email and search for words like **statement**, **receipt** and **your account** to find the paperless ones.
4. For each one, write the company name, the phone number from a real bill, and what the account is for.
5. Add a column for **Helper access**, and leave it blank for now. As you work through this guide, fill in what you set up: "proxy," "trusted contact," "authorized user," and so on.
6. Keep the list somewhere safe at your parent's home, and agree on who else gets a copy.

Account	Phone (from a real bill)	What it's for	Helper access
Hometown Bank checking	_____	Social Security deposit, bills	Trusted contact
MyChart (hospital)	_____	Doctor messages, test results	Proxy access
Medicare	1-800-MEDICARE	Claims, coverage questions	Authorization form
Electric company	_____	Monthly bill	Authorized contact

TIP

Keep passwords off the map

Write down *where* the accounts are, not the passwords. If your parent wants a backup of their passwords, a password manager or a sealed envelope with their important papers is safer than a list on the fridge.

WHAT THIS DOES FOR YOU

What this does for you

The list turns a mountain into a checklist. Instead of worrying about "all of Mom's accounts," you can tackle one line at a time and see real progress.

PART 2

The Paperwork, in Plain English

Power of attorney, health care power of attorney and guardianship explained simply — so you know what to ask an attorney. This part is not legal advice.

CHAPTER 5

Power of Attorney in Plain English

A **power of attorney** (often shortened to **POA**) is a legal document in which your parent (called the **principal**) gives someone they trust (called the **agent**) the authority to handle certain matters for them. A **financial** power of attorney covers money and property: banking, bills, taxes, a house.

HEADS UP

This is not legal advice

I'm a technology helper, not a lawyer. Powers of attorney carry real legal weight, and the right wording depends on your parent's situation. Please have an Ohio attorney prepare or review the document. Many families work with an **elder law attorney**, who handles these questions every day.

A few words you'll hear

Word	What it means
Principal	The person giving the authority — your parent.
Agent	The person receiving it. Sometimes called the "attorney-in-fact." The agent doesn't have to be a lawyer.
Durable	A power of attorney that keeps working if your parent can no longer make decisions. Ask the attorney to confirm the document is durable; this is usually the whole point.
Springing	A power of attorney that only "springs" into effect later, for example after a doctor says your parent can't manage. Ask the attorney about the trade-offs.
Fiduciary	Anyone trusted to manage someone else's money. An agent must act in your parent's interest, keep their money separate, and keep records.

What Ohio requires to sign one

Under Ohio law, a power of attorney must be signed by your parent, or by someone else in your parent's presence at their direction. Signing in front of a **notary public** makes the signature presumed genuine, and in practice banks and real-estate transactions expect it. Your attorney will handle the signing properly.

What it can and can't do online

- It **can** let you ask a bank to add you to its records as your parent's agent, so you can call, make transactions and, at many banks, get your own online access.
- It **doesn't** give you the right to sign in with your parent's password. You still use the front door: the company records you as agent, and you use your own sign-in.
- It **doesn't** work for Social Security or SSI payments. Those use a representative payee instead (Chapter 16).
- It **doesn't** cover medical decisions. That's a separate document (Chapter 6).
- It **ends** when your parent passes away. After that, the executor named in the will, or the probate court, takes over.

TIP

A free guide for new agents

The Consumer Financial Protection Bureau publishes a free series called **Managing Someone Else's Money**, with a guide just for agents under a power of attorney. It explains your duties in plain language. Search for "Managing Someone Else's Money" at consumerfinance.gov.

WHAT THIS DOES FOR YOU

What this does for you

A durable power of attorney signed while your parent is well means that if a stroke or illness comes, you can keep the lights on and the bills paid without going to court.

CHAPTER 6

Health Care Power of Attorney & Privacy Releases

A **health care power of attorney** names someone to make medical decisions if your parent can't. It's a different document from the financial one, and it's often signed at the same time, along with a **living will** (which records wishes about life-sustaining treatment).

How Ohio's health care power of attorney is signed

In Ohio, a health care power of attorney must be either signed in front of **two adult witnesses** or acknowledged before a **notary public**. There are rules about who can serve as a witness, so follow the attorney's or the hospital's instructions exactly.

Decisions versus information

Here's the part that surprises families: being able to *make* medical decisions is not the same as being able to *see* records online or have the insurance company talk to you. Health privacy rules mean each place usually wants its own permission:

- **The doctor's patient portal** (like MyChart) has proxy access — Chapter 9.
- **Medicare** has its own authorization form — Chapter 10.
- **Medicare Advantage and drug plans, and the pharmacy,** each have their own process — Chapter 11.
- **A HIPAA release** (also called an authorization to release health information) is a form your parent signs at a doctor's office or hospital naming who may receive information. Ask the front desk for theirs.

TIP

Make copies and know where they are

Keep a signed copy of the health care power of attorney and living will in a folder you can grab, and ask that copies go into your parent's file at their doctor and their main hospital. A photo or scan on your phone is handy too, if your parent agrees.

WHAT THIS DOES FOR YOU

What this does for you

With the decision papers and the information permissions both in place, you can actually speak for your parent in the emergency room *and* read the discharge instructions in MyChart afterward.

CHAPTER 7

Guardianship: The Road You'd Rather Avoid

If a parent can no longer make decisions and never signed a power of attorney, families often have no choice but to ask the **probate court** to appoint a **guardian**. In Portage County, that's the Portage County Probate Court.

Why families try to avoid it

- It takes time, often weeks, while bills pile up and accounts sit frozen.
- It costs money: court fees, attorney fees, and sometimes ongoing reports.
- The court supervises: a guardian typically files reports and may need permission for big decisions.
- Your parent loses rights that a power of attorney would have let them keep and share.

That's why attorneys encourage families to sign powers of attorney while a parent can still choose. Courts generally look for less restrictive options first, and a valid power of attorney is one of them.

HEADS UP

Talk to an attorney, not a website

Guardianship is a court process with real consequences for your parent's freedom. If you think it may be needed, speak with an Ohio attorney or contact the probate court. Bill can't advise on it, and neither can any app.

WHAT THIS DOES FOR YOU

What this does for you

Knowing what guardianship involves is often the push a family needs to get the simpler paperwork signed now, while it's still a conversation and not a court case.

CHAPTER 8

Getting a Company to Accept the Paperwork

A signed power of attorney is only useful once each bank or company has it on file. Here's how that usually goes, and how to make it smoother.

Registering a power of attorney with a bank or company

1. Call the number on a real statement (never one from a search ad or an email) and ask: "How do I add a power of attorney to an account?" Write down the answer, the date and the person's name.
2. Ask whether they need the **original**, a **certified copy**, or a regular copy, and whether you must come to a branch.
3. Ask whether they have their own form, and whether your parent needs to be present.
4. Bring your own photo ID. Expect the bank to review the document; some send it to their legal department and take several business days.
5. Once it's approved, ask how *you* can get your own online access as agent, rather than using your parent's sign-in.
6. Write the result on your account map (Chapter 4).

TIP

If a bank pushes back

Banks sometimes ask for their own form or for a statement from the agent that the document is still valid. If a company refuses a properly signed power of attorney, ask for the refusal and the reason in writing, and share it with the attorney who prepared the document.

SCAM ALERT

Nobody needs to "register" a power of attorney for a fee

Be wary of websites, mailers or callers offering to "register," "activate" or "file" a power of attorney with Social Security, Medicare or "the government" for a fee. Social Security doesn't use powers of attorney for benefit payments at all (Chapter 16), and Medicare has its own free form (Chapter 10). Get legal documents from an attorney you chose yourself.

WHAT THIS DOES FOR YOU

What this does for you

A few phone calls now mean that on a hard day, the bank already knows who you are and what you're allowed to do.

PART 3

Health Accounts

Seeing a parent's doctor messages and test results with your own sign-in, getting Medicare to talk to you, and handling the plan and pharmacy.

CHAPTER 9

MyChart Proxy Access

MyChart is the patient website and app used by many hospitals and doctor's offices, including the big health systems in Northeast Ohio. It has a built-in way for a family member to see a parent's chart with their own sign-in. Health systems call it **proxy access**, **shared access**, **family access** or **caregiver access**.

What proxy access lets you do

- Read and send messages to your parent's care team.
- See upcoming appointments, and often schedule or cancel them.
- See test results, visit summaries and the medication list.
- Often pay bills and request refills, depending on the level of access your parent allows.

Inside MyChart, you simply switch between your own chart and your parent's. There's no need for your parent's password, and they can see who has access and remove it at any time.

Two common ways to get it

Way 1: Your parent invites you from their MyChart

1. Make sure **you** have your own MyChart account at the same health system. If you don't, sign up first; many systems require the helper to have one.
2. On your parent's MyChart, look in the menu for **Sharing**, **Share My Record**, **Sharing Hub** or **Friends and family access**. The name varies by health system.
3. Your parent chooses to invite a family member, close friend or caregiver, and enters your name and email address.
4. Your parent picks the level of access, if offered, and sends the invitation.
5. You sign in to *your* MyChart and accept the invitation.
6. Your parent's name now appears in your MyChart. Tap it to switch to their chart.

Way 2: A signed proxy form

1. Search the health system's website for "MyChart proxy" or "MyChart adult access," or ask at the front desk.
2. Print or pick up the **adult proxy access** form. Most require the helper to be 18 or older.
3. Your parent signs to give consent. You fill in your part.
4. Return it the way the form says: in person, by mail, or by secure upload. Some systems ask both of you to show ID.
5. Wait for the email saying access has been granted, then sign in to your own MyChart.

GOOD TO KNOW

If your parent can't sign

When a parent can no longer consent, health systems usually ask for legal paperwork instead, such as a health care power of attorney or guardianship papers. Call the health system's medical records or MyChart help line and ask exactly what they need.

TIP

Each health system is separate

Proxy access at one hospital system doesn't carry over to another. If your parent sees doctors at two systems, you'll set up proxy access at each one. Our MyChart guide for Northeast Ohio covers the local systems in detail.

WHAT THIS DOES FOR YOU

What this does for you

You can read the doctor's instructions yourself, message a question at 10 p.m. without waiting on hold, and see the test result your parent was too worried to open — all while your parent keeps their own private sign-in.

CHAPTER 10

Medicare: Letting Them Talk to You

Call 1-800-MEDICARE on your parent's behalf, and the first thing you'll hear is that they can't discuss your parent's information with you. That's the law protecting your parent. The fix is a free form.

The form: CMS-10106

Its full name is **Authorization to Disclose Personal Health Information**, form **CMS-10106**. Your parent signs it to name the person (or people) Medicare may share their information with. Medicare's rules say they can't give out personal health information without written permission, and a power of attorney on its own may not be enough for the 1-800-MEDICARE line.

What it does and doesn't do

- It **does** let 1-800-MEDICARE talk with you about your parent's claims, coverage and benefits.
- It **doesn't** let you make medical decisions. That's the health care power of attorney (Chapter 6).
- It **doesn't** let you file appeals for your parent. Appeals use a different form, CMS-1696, **Appointment of Representative**.

How to send it

1. Download CMS-10106 from cms.gov (search "CMS-10106"). Make sure you have the current version.
2. Your parent fills in their name and Medicare number, names you, and chooses what information you may receive and for how long.
3. Your parent signs and dates it. If someone else signs for your parent, they must include proof of their legal authority, such as a power of attorney.
4. Mail it to the address printed on the form: **1-800-MEDICARE, Written Authorization Dept., PO Box 1270, Lawrence, KS 66044**.
5. Or, if your parent has a Medicare.gov account, they can do the same thing online. Sign in, open the account settings, and look for **Manage my representatives**.
6. Keep a copy with your account map.

TIP

Calling with your parent beside you

If your parent is right there, they can tell the 1-800-MEDICARE representative on the call that it's OK to speak with you. The written form saves you from needing them on every call.

SCAM ALERT

Medicare will not call you out of the blue for your number

Scammers pretend to be from Medicare, offering "new cards," free equipment or a refund, and ask for the Medicare number. Hang up. If you're unsure, call 1-800-MEDICARE yourself. Treat your parent's Medicare number like a credit card number.

WHAT THIS DOES FOR YOU

What this does for you

Once the form is on file, a confusing bill or denied claim becomes a phone call you can make on your lunch break, without your parent on the line.

CHAPTER 11

Medicare Plans, Insurance & the Pharmacy

If your parent has a **Medicare Advantage** plan, a **Part D drug plan**, a **Medigap** policy, or other insurance, each company keeps its own list of who it may talk to. The 1-800-MEDICARE form doesn't cover them.

Getting on file with the plan

1. Find the plan's member services number on the back of your parent's plan card.
2. Call together, if you can, and ask: "How can my parent authorize me to speak with you about their account?"
3. Most plans have their own authorization form, or will accept a verbal okay from your parent on the call. Some can do it on their member website.
4. If you'll be helping with appeals or complaints, ask about the **Appointment of Representative** form (CMS-1696).
5. Ask whether you can have your own sign-in to the member website as an authorized person, rather than using your parent's.
6. Record it on your account map.

The pharmacy

Pharmacies and their apps vary. Many let a family member pick up prescriptions, and some apps have family or caregiver features for managing another adult's prescriptions with permission. Ask the pharmacist what your parent's pharmacy offers and what consent it needs. Our guide to pharmacy apps and refills covers the apps themselves.

TIP

Open enrollment season

Every fall, during Medicare's Open Enrollment, scam calls about "better plans" pick up. Being authorized with the plan means you can call the plan directly to check anything your parent was told.

WHAT THIS DOES FOR YOU

What this does for you

Prior authorizations, refill problems and surprise bills get sorted in one call, by you, while your parent rests.

PART 4

Money Accounts

The different ways a family member can help at the bank, from simply watching to full authority — and how to pick the lightest one that does the job.

CHAPTER 12

Bank Options Side by Side

When people say "I want to help Mom with her bank," they could mean anything from "I want to see if the Social Security check came in" to "I need to pay her bills." Banks offer several arrangements. The kindest choice is usually the **lightest** one that gets the job done.

Arrangement	What you can do	Things to know
Trusted contact	Be called if the bank or brokerage is worried about your parent	No access to the money at all. Chapter 14.
View-only or caregiver access	See balances and transactions with your own sign-in	Offered by some banks and brokerages, not all. Chapter 13.
Authorized signer / convenience signer	Write checks or make transactions on the account	Varies by bank. Ask how it differs from joint ownership.
Agent under power of attorney	Act for your parent across their finances, as the document allows	Needs the legal document on file. Chapters 5 and 8.
Joint owner	Full ownership of the money	Big consequences. See the warning below.

HEADS UP

Think twice before adding a joint owner

Adding a child as a **joint owner** can seem simplest, but the money legally belongs to both of you. It can affect who inherits the account, and it may expose your parent's savings to the joint owner's debts or lawsuits. Talk to your parent's attorney or financial advisor first. I'm not either, and this is exactly the kind of decision they're for.

Questions to ask your parent's bank

- "Do you offer view-only or caregiver access to online banking?"
- "Can my parent name a trusted contact on their accounts?"
- "What's the difference between an authorized signer and a joint owner here?"
- "How do I add a power of attorney, and can I then get my own online sign-in?"
- "Can alerts about large withdrawals go to my phone as well as my parent's?"

WHAT THIS DOES FOR YOU

What this does for you

Choosing the lightest option keeps your parent independent and keeps their estate plan the way they intended, while still giving you the visibility to catch a problem early.

CHAPTER 13

View-Only & Caregiver Access

A growing number of banks and brokerages let the account owner give a family member their own **view-only** sign-in. You can see balances and transactions; you can't move money. Some go further with **caregiver** access, where the owner chooses how much help to allow.

Examples you may run into

- **Huntington**, a bank many Portage County families use, offers **Caregiver Banking**. The account owner decides how much access to share, from view-only to more hands-on help, and only the owner can change it.
- **Charles Schwab** offers **View Only Access**. The account holder signs an authorization naming the viewer, who then sees the accounts from their own Schwab login. It doesn't allow trades or withdrawals.
- Other banks and credit unions may call it delegate access, shared access, or nothing at all. Some only offer delegate tools on business accounts.

Setting it up

1. With your parent, sign in to their online banking or call the number on their statement.
2. Ask, or look in the settings, for **caregiver**, **view only**, **delegate** or **shared access**.
3. Your parent enters your name and email address and chooses the level of access.
4. You'll get an invitation. Create your own sign-in with your own password and your own phone number for security codes.
5. Sign in and confirm you can see what your parent intended, and nothing more.
6. Note it on your account map, including how to remove it.

TIP

If the bank doesn't offer it

You can still get much of the benefit with **alerts**. Many banks let your parent add a second email or phone number for alerts about low balances, large withdrawals or new payees. Chapter 14 shows how.

WHAT THIS DOES FOR YOU

What this does for you

You can check that the pension arrived and the property tax was paid without a phone call, and your parent never has to read you a security code.

CHAPTER 14

Trusted Contacts & Shared Alerts

A **trusted contact** is a person the bank or brokerage may call if they're worried about your parent: they can't reach them, they suspect a scam, or something seems off. It gives you *no* access to the money. That's what makes it such an easy first step.

At brokerages and investment accounts

FINRA, which oversees brokerage firms, requires firms to make a reasonable effort to get the name of a trusted contact person, age 18 or older, for each customer account. Naming you doesn't let you make trades or act on the account. It lets the firm reach you about possible exploitation, and, when appropriate, the firm may place a temporary hold on a suspicious withdrawal.

1. Your parent calls their brokerage, or signs in to its website.
2. Look in the profile or account settings for **Trusted contact**.
3. Add your name, phone number and email address.
4. Save, and ask for confirmation in writing or by email.

> GOOD TO KNOW
>
> **The name may change**
>
> FINRA has proposed letting firms use the more familiar term **emergency contact** instead. If you see either name, it's the same idea.

Shared alerts

Account alerts are the quiet hero of helping a parent. Many banks and card companies let you add a second email address or phone number for alerts. Good ones to turn on:

- Withdrawals or purchases over an amount you choose together.
- A new payee added in online bill pay.
- Low balance.
- A password or contact-information change.
- The Social Security or pension deposit arriving.

TIP

More on the money side

Our **Helping a Parent from Afar** guide goes deeper on trusted contacts, alerts, auto-pay and credit freezes.

WHAT THIS DOES FOR YOU

What this does for you

If a scammer talks your parent into a big withdrawal, there's a real chance someone calls you before the money is gone.

CHAPTER 15

Credit Cards: Authorized Users & Watching for Trouble

With credit cards, the words matter. Being an **authorized user** on a card means you get your own card to make purchases on your parent's account. It's a way to buy groceries or pay for prescriptions for them. It is not a way to manage the account, and it's different from being an agent under a power of attorney.

Before adding yourself as an authorized user

- Your parent is responsible for what you charge. Keep receipts for every purchase you make for them (Chapter 23).
- Ask the card company what online access, if any, an authorized user gets. Often it's limited.
- Ask whether you can be added for **alerts** instead of, or as well as, a card.

Keeping an eye on the account

1. With your parent, sign in to their card account, or call the number on the back of the card.
2. Turn on alerts for large purchases, online purchases and card-not-present charges.
3. Ask whether a second phone number or email can receive alerts.
4. Review the statement together each month. Look for small charges you don't recognize; thieves often test with a few dollars first.

SCAM ALERT

"Your card has been compromised — read me the code"

A caller pretending to be the card's fraud department may already know some of your parent's details and ask them to read back a code that just arrived by text. The real bank will never ask for that code. Hang up and call the number on the back of the card.

WHAT THIS DOES FOR YOU

What this does for you

You can pay for your parent's needs with their money, honestly and with a paper trail, without ever knowing their PIN or password.

PART 5

Government Benefits & Taxes

Social Security, government sign-ins and the IRS each have their own rules for family helpers. Here's what they are, and why a power of attorney isn't always the answer.

CHAPTER 16

Social Security: The Representative Payee

Social Security does things its own way. If your parent can no longer manage their Social Security or SSI payments, a power of attorney won't let you take over. Instead, Social Security appoints a **representative payee**: a person or organization that receives the payments and uses them for your parent's needs.

Why a power of attorney doesn't work here

Social Security's own guidance explains that the Treasury Department doesn't accept a power of attorney for handling federal payments like Social Security and SSI. Someone who holds a power of attorney must still apply to be the payee, and Social Security decides.

How someone becomes a payee

1. Call Social Security at **1-800-772-1213**, or contact your parent's local Social Security office, and explain that your parent needs help managing their benefits.
2. Social Security decides whether your parent needs a payee, and who is the best choice. If you hold a power of attorney, bring proof of it, but expect to complete the payee application anyway.
3. If you're appointed, the benefit is paid into an account set up the way Social Security requires: your parent owns the money, and you manage it as payee. The preferred account title is your parent's name, "by" your name, "representative payee."
4. Use the money for your parent's current needs first: housing, food, medical care and personal items. Save what's left for them.
5. Keep records and receipts. Payees must account for how the money was used and report changes to Social Security.

Payees have their own online portal

Individual payees use Social Security's **Representative Payee Portal**, reached through the payee's *own* personal my Social Security account. From there you can handle tasks for the people you're payee for, such as direct deposit and annual reporting. You never use your parent's sign-in.

TIP

Planning ahead: advance designation

Social Security lets people name who they'd want as a payee *before* one is ever needed. It's called **advance designation**. Your parent can do it in their own my Social Security account or by calling. Search "advance designation" on ssa.gov.

SCAM ALERT

Social Security won't threaten your parent

Callers claiming your parent's Social Security number is "suspended," or that they'll be arrested unless they pay, are scammers. Social Security doesn't demand payment by gift card, wire, cash or cryptocurrency. Hang up and call 1-800-772-1213 if you're unsure.

WHAT THIS DOES FOR YOU

What this does for you

As payee, you can make sure rent and medicine are paid from your parent's benefit every month, in a way Social Security recognizes and supports.

CHAPTER 17

One Person, One Sign-In: Government Accounts

Government websites are the strictest of all. A personal my Social Security account, a Medicare.gov account and an IRS online account are each meant for **one person only**: the person whose benefits or taxes they show.

What that means for you

- Don't create a my Social Security account for your parent in your own email and phone number. Social Security's policy doesn't allow setting up a personal account for someone else.
- If your parent wants an account, help them create it **themselves**, sitting beside them, using their email and their phone for the security codes.
- For ongoing help, use the official helper routes instead: the payee portal (Chapter 16), Medicare's authorization form (Chapter 10), and IRS authorizations (Chapter 18).
- Identity checks for government sign-ins often need a photo ID and a selfie. That's another reason they're designed for one person.

HEADS UP

If you already created one in your name

Families sometimes did this years ago with the best intentions. Don't panic, and don't make a second account. Call Social Security at 1-800-772-1213, explain what happened, and ask how to put it right.

TIP

Help them keep their own account safe

Make sure the email and phone number on your parent's government accounts are ones they still have. A lost email address is one of the most common reasons people get locked out.

WHAT THIS DOES FOR YOU

What this does for you

Keeping government accounts in your parent's own name avoids identity-verification trouble later, and keeps you clear of any question that you were impersonating them.

CHAPTER 18

The IRS: Seeing a Parent's Tax Information

If you help your parent with taxes, the IRS has two forms that put you on record. Which one you need depends on whether you just need to *see* information, or to *represent* your parent.

Form	What it does
Form 8821 — Tax Information Authorization	Lets the person named see and receive your parent's tax information for the years and tax types listed. The designee can be a family member and doesn't need to be a tax professional. Only your parent's signature is needed.
Form 2848 — Power of Attorney and Declaration of Representative	Lets someone *represent* your parent before the IRS. Representatives are generally attorneys, CPAs, enrolled agents or certain other professionals.

Filing Form 8821

1. Go to irs.gov and search for **Form 8821**. Download the form and its instructions.
2. Fill in your parent's name, address and taxpayer number, and your name and address as the designee.
3. List the tax type (for example, income tax), the form number (1040) and the years.
4. Your parent signs and dates it.
5. Submit it the way the instructions describe. The IRS accepts it online, by fax or by mail.
6. Keep a copy. Processing can take time, so file it well before you need it.

GOOD TO KNOW

The IRS online account

Your parent's own IRS online account can show and manage authorizations. Some requests are started by a tax professional and then approved and signed electronically by the taxpayer. If you aren't a professional, the paper or online form is usually the simpler route.

SCAM ALERT

The IRS doesn't call demanding payment

Callers threatening arrest over back taxes, or asking for gift cards or wire transfers, aren't the IRS. Hang up. If your parent is worried, look at their real IRS online account or call the IRS at a number from irs.gov.

WHAT THIS DOES FOR YOU

What this does for you

With Form 8821 on file, you can help answer an IRS letter or check on a refund without needing your parent to get on the phone.

PART 6

Email, Phone & Everyday Accounts

Reading a parent's email with permission, getting the phone and utility companies to talk to you, and handling passwords for the accounts that don't have a helper door.

CHAPTER 19

Email: Gmail Delegation

A parent's email is where bills, appointment reminders and password-reset messages land. If your parent uses **Gmail**, they can make you a **delegate**: you open their inbox from your own Gmail, without their password.

What a delegate can and can't do

- A delegate can read, send and delete messages in your parent's inbox.
- When you send from your parent's inbox, be open about it. A simple "— written by Sarah for Mom" at the bottom keeps everyone clear.
- A delegate **can't** change your parent's password or their Gmail settings, and can't use their other Google services.
- Your parent can have up to 10 delegates, and can remove one at any time.

Setting it up (on a computer)

1. Your parent signs in to Gmail on a **computer** in a web browser. This can't be set up in the Gmail phone app.
2. Click the **gear** at the top right, then **See all settings**.
3. Click the **Accounts and Import** tab (or **Accounts**).
4. Under **Grant access to your account**, click **Add another account**.
5. Type your email address, click **Next Step**, then **Send email to grant access**.
6. You'll get an email. Open it and accept. It can take up to 24 hours to start working.
7. To open your parent's inbox, sign in to your Gmail, click your profile picture at the top right, and choose your parent's account from the list.

TIP

To remove a delegate

Your parent goes back to the same **Grant access to your account** section and clicks **delete** next to the delegate's name.

GOOD TO KNOW

Other email services

Not every email service offers delegation for personal accounts. If your parent uses another service, a gentler option is a forwarding rule for specific senders, like the electric company, set up with your parent's permission. Our guides to Gmail, Outlook and Yahoo and AOL Mail show where those settings live.

WHAT THIS DOES FOR YOU

What this does for you

You can spot the overdue-bill notice, the appointment change and the suspicious "your account is locked" message, and your parent's password stays theirs alone.

CHAPTER 20

Phone, Internet & Utility Accounts

Phone companies, internet providers and utilities guard their accounts closely, because a stolen phone account can let a thief take over a phone number. Most have a way to add a helper.

Mobile phone carriers

- **AT&T** lets the account owner add a **Retail Authorized User** who can manage the account in stores, and separately give someone online access in the myAT&T app. An authorized user must be 18 or older, and can't do certain things, like adding lines, changing plans or transferring billing.
- **Verizon** calls a helper an **Account Manager**, and only the account owner can add one.
- Other carriers have similar roles. Ask the carrier: "How can my parent add me as an authorized person on their account?"

Internet, TV, electric, gas and water

1. Call the number on a real bill, with your parent beside you if possible.
2. Ask to add you as an **authorized contact** or **authorized user** on the account. Utilities use different names for it.
3. Ask about **third-party notification**: some utilities can send a copy of shut-off or past-due notices to a family member.
4. Ask whether you can have your own online sign-in, or be added to alerts.
5. If your parent uses medical equipment that needs power, ask about the utility's medical certification program while you're on the phone.
6. Write it all on your account map.

SCAM ALERT

"Your power will be shut off in 30 minutes"

Fake utility callers threaten an immediate shut-off unless your parent pays right now by gift card, app or cash. Real utilities send written notices first. Hang up and call the number on the bill.

WHAT THIS DOES FOR YOU

What this does for you

A past-due notice reaches you before the service is cut, and you can sort out a billing mix-up without asking your parent to sit through a long hold.

CHAPTER 21

Passwords: Sharing the Safe Way & Planning Ahead

Some accounts simply don't have a helper door: a streaming service, an online store, a loyalty program. For those, sharing a password can be reasonable. The trick is to share it safely, so your parent stays in control.

Use a password manager, not paper

- **Apple Passwords** (on iPhone, iPad and Mac) lets your parent create a **shared group** and invite you. Only the passwords they put in the group are shared, and they can remove you any time.
- **Google Password Manager** can share a password with members of your Google family group.
- **Paid family password managers** such as 1Password and Bitwarden work across iPhone, Android and Windows. Each family member has their own vault, and shared vaults hold what you choose.

Our **Helping a Parent from Afar** guide walks through setting up shared passwords step by step.

Planning for the hard day

Some services let your parent name who may get into their account after they pass away or after a long silence. Setting these up is a gift to the family.

Service	How it works
Apple: Legacy Contact	Your parent names you in their Apple Account settings. After their death, you'd need the access key they gave you plus a death certificate to request their data.
Google: Inactive Account Manager	Your parent chooses how long their account can go unused, and who gets notified and can download their data after that. See the "Ways ... Can Make Life Easier" topic for the steps.
Bitwarden: Emergency access	On paid plans, your parent can name a trusted emergency contact who can request access after a waiting period your parent chooses. Check Bitwarden's help pages for the current details.
1Password: Emergency Kit	A printable sheet with the details needed to sign in. Keep it with important papers, not in a drawer by the computer.

TIP

One place for the master key

If your parent uses a password manager, the one password that opens it is precious. Many families keep it sealed with the will or in a safe-deposit box, with the attorney or a trusted child knowing where.

WHAT THIS DOES FOR YOU

What this does for you

Shared passwords stay up to date automatically when your parent changes one, and nothing important lives on a sticky note.

PART 7

Staying Safe & Keeping It Fair

The scams that target parents and the family members helping them, and simple habits that keep everyone's trust intact.

CHAPTER 22

Scams That Target Parents & Caregivers

Scammers love the gap between a parent and a helpful child. They pretend to be one to the other, or pretend to be the bank or the government to both. Knowing the patterns takes most of their power away.

The family emergency (grandparent) scam

A caller says they're a grandchild or other relative in trouble — in jail, in an accident, stranded — and begs for money, often asking your parent to keep it secret. With today's technology, a scammer can copy a person's voice from a short clip posted online, so the voice may sound exactly right.

1. Don't trust the voice alone, however real it sounds.
2. Hang up and call the family member back at a number you already know is theirs.
3. If you can't reach them, call another relative or friend to check the story.
4. Never send money by gift card, wire transfer, cryptocurrency or cash courier to someone on an unexpected call.

TIP

Agree on a family code word

Choose a private word or phrase that only your family knows, and keep it off social media. A real relative in trouble can say it. A scammer can't.

The "read me the code" call

A caller claiming to be the bank, Amazon, Medicare or "tech support" asks your parent to read back a code that was just sent to their phone. That code is the key to the account. No real company will ever ask for it. This is one more reason helpers should have their own sign-ins: then your parent never needs to read anyone a code, and a request to do so is always a red flag.

The impersonated helper

Some scammers pretend to be *you*, the son or daughter, texting from "a new number" and asking for help with a bill. Others pretend to be your parent, writing to you. Before sending money or sharing information in response to any unexpected message, call the person at the number you already have.

Fake "paperwork services"

Watch for mailers and websites offering to file a power of attorney with the government, "register" a representative payee, or "protect" your parent's Social Security for a fee. Social Security and Medicare forms are free, and legal documents should come from an attorney you chose.

SCAM ALERT

"Move your money to keep it safe"

A caller claiming to be from the bank, the FTC or the government says your parent's money is at risk and must be moved to a "safe" account, or withdrawn as cash or gold for safekeeping. That's always a scam. Real agencies never ask anyone to move money to protect it.

If it already happened

1. Call the bank or card company right away, using the number on the card or statement.
2. Change the passwords on any account the scammer may have seen, starting with email.
3. Report it to the FTC at **ReportFraud.ftc.gov**.
4. If your parent's Social Security number was shared, consider a credit freeze at all three credit bureaus.
5. Be kind. Scammers are professionals, and smart people are fooled every day.

WHAT THIS DOES FOR YOU

What this does for you

A family that knows these patterns, and has a code word and its own sign-ins, is a hard target. Scammers usually move on.

CHAPTER 23

Keeping It Fair: Records & Family Trust

Whenever one person helps with another's money, the law calls them a **fiduciary**, and holds them to a high standard. Even if you're simply helping with a view-only login, a few habits protect you, your parent and your family relationships.

Four rules agents and payees follow

- **Act only in your parent's interest.** Their money pays for their needs.
- **Keep their money separate.** Never mix it with your own, even for a day.
- **Keep good records.** Receipts, statements and notes of what you paid and why.
- **Follow the document.** Do only what the power of attorney, payee role or access level allows.

These match the duties described in the Consumer Financial Protection Bureau's free **Managing Someone Else's Money** guides, which are worth reading if you're named as an agent or payee.

A simple record-keeping routine

1. Make a folder (paper or on the computer) called **Mom's Accounts** or **Dad's Accounts**.
2. Each time you pay something or buy something for your parent, save the receipt in it.
3. Once a month, download or keep the bank statement in the same folder.
4. Write a short note for anything unusual: "Paid furnace repair, $___, Mom agreed on the phone."
5. Every few months, share a short summary with your parent and your siblings.

TIP

Paying yourself back

If you spend your own money on your parent's needs, write it down with a receipt before you repay yourself. If you're an agent or payee, check the rules first. Social Security, for example, has strict rules about fees and reimbursements.

WHAT THIS DOES FOR YOU

What this does for you

Good records turn "I think it went to the roof" into a folder you can hand to anyone. They protect you, they make tax time easier, and they keep the peace among siblings.

PART 8

When to Call Bill & Your Cheat-Sheet

An honest word about when a hand is worth it, and a one-page summary of who to call and what to ask for.

CHAPTER 24

When to Call Bill

Most of what's in this guide you can do yourselves, a little at a time. But part of being helpful is being honest about when a hand saves time, worry or a family argument. Here's my straight advice, with no pressure.

Times it's well worth a call

- **Building the account map together** — I'll sit with you and your parent, go through the mail, the email and the phone, and make the list of every account and who to call.
- **Setting up the helper doors** — MyChart proxy access, Gmail delegation, shared password groups, bank alerts and trusted contacts, with your parent at the keyboard and in charge.
- **Untangling a shared-password setup** — moving from "everyone uses Mom's password" to everyone having their own sign-in, without anyone getting locked out.
- **Getting a parent back into their own accounts** — old email addresses, a lost phone number for security codes, or a forgotten password.
- **A scam scare** — checking the computer and phone, changing passwords in the right order, and setting up protections afterward.

What I don't do

I don't give legal or financial advice. I don't prepare powers of attorney, decide who should be payee, or tell you how to title a bank account. Those decisions belong to your parent, your family, an attorney and the agency involved. I'm happy to help you understand the technology side and the questions to ask. And I'll never ask for, or keep, anyone's passwords.

What working with me is like

I work at your parent's pace, explain what I'm doing in plain words, and never talk down to anyone. I've been doing this kind of work for more than 30 years, and I serve Portage County, Ohio, in person, and families farther away by remote help.

FROM BILL

How to reach me

Call **(330) 200-8042** or book a time at **billshometech.com/book**. My help is **$49 remote · $99 in your home**. This guide is yours to keep for free; if you'd like a hand, I'm only a phone call away.

GOOD TO KNOW

You may meet Sophie first

When you call or visit billshometech.com, you might be greeted by **Sophie**, my AI receptionist. She can answer quick questions and help you book a time. A real person — me — does the actual help.

Thank you for helping the people you love the right way. Take it one account at a time.

— Bill

CHAPTER 25

Your Parent's Accounts Cheat-Sheet

The whole guide, boiled down. Keep it with your account map.

The essentials

Topic	Remember
Golden rule	Use your **own** sign-in through the company's helper door. Don't sign in as your parent.
Doctor's portal	MyChart **proxy access**: your parent invites you, or signs a proxy form.
Medicare	Form **CMS-10106**, or **Manage my representatives** on Medicare.gov. Appeals: CMS-1696.
Social Security	A **representative payee**. A power of attorney isn't accepted for payments. 1-800-772-1213.
IRS	Form **8821** to see tax information. Form 2848 for professional representation.
Bank	Lightest option first: trusted contact, alerts, view-only, then agent under POA.
Gmail	**Delegate** access: Settings, Accounts, Grant access to your account.
Phone company	**Authorized user** or **account manager**, added by the account owner.
Legal papers	Financial POA, health care POA, living will — from an Ohio attorney.
Never	Read anyone a security code, or move money because a caller says it's "at risk."

Write it down once

Keep handy	
Attorney who prepared the papers	_____
Where the original POA papers are kept	_____
Agent under financial POA	_____
Agent under health care POA	_____
Medicare form sent (date)	_____
MyChart proxy set up at	_____
Trusted contact named at	_____
Family code word stored where	_____

When something's wrong, in order

1. Stop. Don't send money, read out a code, or click a link because of an unexpected call or message.
2. Call the company yourself, using the number on a real card, bill or statement.
3. If money moved, call the bank or card company right away.
4. Change the email password first, then the others.
5. Report scams at ReportFraud.ftc.gov.
6. If you're worried someone is taking advantage of your parent, contact Adult Protective Services.
7. Still stuck? Call Bill at (330) 200-8042.