SILVER SECURITY SQUAD

Parent Emergency & Digital Safety Kit

Seven pages to fill in with Mom or Dad in one afternoon, so the hospital can reach you, scammers can't reach them, and nobody is scrambling for paperwork.

Inside: emergency info sheet · phone setup · account inventory · patient portals · scam fridge card · legal papers · backup caregiver plan

This kit belongs to the family of

_____

Last reviewed

_____

Debbie, Silver Security Squad
Information security leader and consultant for 25+ years

silversecuritysquad.com · debbie@silversecuritysquad.com · youtube.com/@SilverSecuritySquad

BEFORE YOU BEGIN

Start here

In one afternoon with your parent, this kit gives your family a plan for the call you never want to get. Fill in seven pages, print them, and keep one copy in your parent's home and one with you.

Why I made this. One Sunday my phone was silenced at church. I missed several calls from unknown Alabama numbers. It was the ER where my dad had been taken, and they were trying to tell me he might not make it. I drove 12 hours from Texas. Dad made it and is thriving and independent today, but I learned that a security plan for your parents isn't about firewalls. It's about the right people reaching you, the right information being on hand, and scammers being kept out. I spent 25+ years as an information security leader and consultant, and this kit is the simple version I built for my own family.

— Debbie

What you'll need

- About 2–3 hours, with your parent if possible
- Your phone and your parent's phone
- Their insurance cards, medication bottles, and any legal papers they already have
- A pen (or fill it in on screen, then print)

How to use it

1. Work through the pages in order. Each one takes 15–30 minutes.
2. Leave blanks rather than guessing. Come back to them.
3. Store the printed copy somewhere visible but private, such as a labeled folder by the fridge or in a desk drawer.
4. Review it every 6 months, and any time a medication, doctor, or phone number changes.

This kit is general education, not legal, medical, or financial advice. Talk to an attorney about legal documents for your state.

PAGE 1

Emergency info sheet

This is the page paramedics, ER staff, or a backup caregiver need in the first 10 minutes. Keep a copy on the fridge and a photo of it in your phone's favorites album.

About my parent

Item	Details
Full legal name	
Date of birth	
Home address	
Primary language	
Blood type (if known)	
Allergies (drugs, foods, latex)	
Conditions doctors should know about	
Devices (hearing aids, pacemaker, glasses, dentures, walker)	
Code status / advance directive on file? Where is it kept?	

Who to call, in order

Order	Name	Relationship	Mobile	Lives how far away?
1				
2				
3				

Doctors and pharmacy

Role	Name / practice	Phone	Patient portal? (Y/N)
Primary care			

Role	Name / practice	Phone	Patient portal? (Y/N)
Specialist			
Specialist			
Pharmacy			
Preferred hospital			

Insurance

Plan	Member ID (last 4 only on this page)	Phone on back of card
Medicare / primary		
Supplement / secondary		
Prescription plan		

Current medications

Medication	Dose	When taken	Prescribed by	What it's for

Tip: take a photo of each pill bottle label and keep them in a shared family album. It's faster to update than retyping this table.

PAGE 2

Make sure the emergency call gets through

Doctors' offices and hospitals rarely call from the number on their business card. They call from nurse lines, scheduling centers, billing offices, and call centers, so to your phone they look exactly like a robocaller. Three layers keep the spam quiet without missing the call that matters.

Layer 1: Save your parent's care team in your contacts

- [ ] Make one contact per office and start each name with your parent: "Dad – Dr. ____," "Dad – Pharmacy," "Dad – Hospital."
- [ ] Put every number on that one contact: main line, nurse line, scheduling, billing, after-hours.
- [ ] Call the hospital they'd most likely go to, ask for the ER's direct number, and add it to "Dad – Hospital."
- [ ] At the next appointment, ask the front desk: "What number will you be calling me from?" Save it before you leave.

Layer 2: Screen unknown callers instead of silencing them

- [ ] iPhone (iOS 26 or later): Settings → Apps → Phone → Screen Unknown Callers → **Ask Reason for Calling**. The caller has to say who they are before your phone rings.
- [ ] In the same screen, turn on Call Filtering for Spam. If you also filter Unknown Callers, check that list daily, since the doctor's office can land there.
- [ ] Android: open the Phone app's settings and look for "Call screening" or "Spam and call screen." Not there? Ask your carrier about its free spam protection.
- [ ] Avoid "Silence" unless Layers 1 and 3 are fully set up. Silencing sends every unknown number to voicemail, including the ER.

Layer 3: The safety net

- [ ] Set up voicemail and keep it from filling up.
- [ ] At church or in meetings, don't flip the silent switch. Turn on Do Not Disturb **for 1 hour** so it turns itself back off.
- [ ] Turn on **Allow Repeated Calls** (iPhone: Settings → Focus → Do Not Disturb → People). A second call from the same number within 3 minutes rings through. On Android, allow "Repeat callers" in Do Not Disturb (15 minutes).
- [ ] Turn on **Emergency Bypass** for the people who matter most (iPhone: Contacts → contact → Edit → Ringtone → Emergency Bypass).
- [ ] Turn on text and patient portal notifications so offices can reach you without a call.

On your parent's phone

- [ ] Fill in **Medical ID** (iPhone Health app) or **Emergency information** (Android Settings → Safety & emergency) and turn on "Show when locked."
- [ ] Add 2–3 emergency contacts there, matching Page 1.
- [ ] Put a card in their wallet: *In case of emergency, call [name] at [number]. Medical info is on my phone's Medical ID.*

Remember: screening isn't trusting. Screening tells you who a caller *says* they are. If anyone asks for money, a password, a Medicare number, or a code that was just texted, hang up and call back on a number you already trust.

Test it: turn on Do Not Disturb, then have someone call you twice in a row from a number you haven't saved. Did the second call ring? ☐ Yes ☐ No

PAGE 3

Account inventory

This page records which accounts exist and who handles them. **Don't write passwords on this page.** It gets shared with backup caregivers and may sit by the fridge. Passwords belong in a password manager, or in a password book kept hidden at home (below).

Account	Website or app	Login email or username	Who manages it?	2-step code goes to	Autopay?
Bank (checking)					
Bank (savings)					
my Social Security					
Medicare					
Pharmacy					
Patient portal					
Phone carrier					
Email					
Electric / water / gas					
Streaming / subscriptions					

Set up a family password manager (30 minutes)

1. Choose one with family sharing and an emergency-access feature (Bitwarden, 1Password, and Apple Passwords with shared groups all offer some version of this).
2. Create a shared folder or group called "Mom" or "Dad" and move their logins into it.
3. Turn on 2-step verification for email and banking first. Those are the accounts that unlock everything else.
4. Write down ONLY the password manager's master password and keep it in a sealed envelope with their legal papers, or memorize it.
5. Make sure a second family member can get in if you can't (see Page 7).

Not ready for a password manager? A written password book is OK for many parents if it follows three rules:

- It stays hidden at home, never in a purse, wallet, or car. A stolen purse with a password book is an identity thief's starter kit.
- It's labeled something boring, not "Passwords."
- Email and bank passwords are long and different from each other, even if the rest repeat.

Red flags to check now

- [ ] Is anyone outside the family listed as a contact or co-owner on their bank accounts?
- [ ] Is their email recovery phone number still correct?
- [ ] Do they reuse one password everywhere? Change email and bank first.

PAGE 4

Patient portal proxy access

Many caregivers log in to a parent's patient portal as the parent. It works, but the clinic sees every message as coming from your parent, and you can get locked out when they reset a password. **Proxy access** gives you your own login to their records, and the clinic knows it's you.

How to set it up

1. Log in to the portal (many health systems use MyChart) and look for "Share my record," "Proxy access," or "Friends and family access."
2. If you can't find it, ask the front desk for the proxy access form. Your parent usually signs it, or you provide a healthcare power of attorney.
3. Use your own email and phone for your proxy login.
4. Repeat for each health system they use. Each portal is separate.

Health system / clinic	Portal name	Proxy set up?	Date	Notes
		☐		
		☐		
		☐		
		☐		

Also ask about

- ☐ A HIPAA release on file at each office, naming who can talk to the doctors
- ☐ Medicare's authorization form, so 1-800-MEDICARE can speak with you
- ☐ The pharmacy's caregiver or authorized-person setting

PAGE 5

Scam defense

The most common scams aimed at older adults use one trick: urgency. If the person calling says "act now" or "don't tell anyone," your parent should hang up. These three tools make that easy.

1. Family code word

Pick a word only your family knows. Anyone who calls claiming to be a grandchild in jail, a family member in trouble, or "calling for your son" must say it.

Our code word: _____ *(don't write it on the fridge card)*

2. The hang-up-and-call-back script

Practice this out loud with your parent:

"I don't handle this over the phone. I'll call you back at the number on my card or statement."

Then hang up and call the number on the back of the bank card, the official statement, or Page 1. Never the number the caller gave.

3. Fridge card (cut out and post)

STOP.

Hang up and call _____ first at _____ if anyone:

- [ ] Asks for gift cards, wire transfers, crypto, or a cash pickup
- [ ] Says you owe the IRS, Medicare, or Social Security and must pay today
- [ ] Says your computer has a virus and asks to connect to it
- [ ] Says a grandchild or relative is in jail or the hospital and needs money
- [ ] Tells you to keep it secret or stay on the line
- [ ] Sends a text with a link about a package, toll, or locked account

Sounds like family? Ask for the family code word. Then call back on a number you already know.

SILVER SECURITY SQUAD Real agencies never ask for gift cards.

If something already happened

- [ ] Call the bank right away using the number on the card
- [ ] Change the email password, then the bank password
- [ ] Report it at ReportFraud.ftc.gov (and IC3.gov for online scams)
- [ ] Tell your parent: "You're not in trouble. These people are professionals." Shame keeps victims quiet, and quiet victims get targeted again.

PAGE 6

Legal documents checklist

Without the right papers, hospitals, banks, and courts may refuse to talk to you, even when you're the one doing all the caregiving. Use this checklist to see what's in place. Rules differ by state, so have an elder law attorney prepare or review these.

Document	What it lets someone do	Have it?	Who is named	Where the original is kept
Healthcare power of attorney / healthcare proxy	Make medical decisions if your parent can't	☐		
Durable financial power of attorney	Handle bank accounts, bills, and property	☐		
HIPAA authorization	Talk to doctors and get records	☐		
Living will / advance directive	States their wishes for end-of-life care	☐		
Will (and trust, if any)	Directs what happens to their property	☐		
Bank "trusted contact" form	Lets the bank call you if it suspects fraud	☐		
Letter of authorization (sample below)	Lets you handle a specific matter, like a billing dispute	☐		

Questions to ask now

- ☐ Does the person named in each document live close enough to act quickly?
- ☐ Can more than one person act, in case the first person is traveling?
- ☐ Do the doctors, bank, and pharmacy each have a copy on file?

Sample letter of authorization

For a single matter; not a substitute for a power of attorney.

Date: _____

To (company or office): _____

I, _____ (full name), born _____, authorize _____ (name), my _____ (relationship), to speak and act on my behalf regarding _____ (account number or matter). This includes discussing the account, receiving information, and _____.

This authorization is effective from _____ until _____ or until I revoke it in writing.

Signature: _____

Printed name: _____

Phone: _____

Some companies require their own form or a notarized signature. Call first and ask.

PAGE 7

Backup caregiver handoff plan

If you're the main caregiver, everything depends on you until the day you're sick, traveling, or unreachable. This page lets someone else step in without guessing.

Backup caregiver

Item	Details
Backup's name and phone	
Has a copy of this kit?	☐ Yes
Has a key or door code?	☐ Yes
Can get into the password manager (emergency access)?	☐ Yes
Has proxy access to patient portals?	☐ Yes
Named on the HIPAA release?	☐ Yes

A normal week for my parent

Day	Routine, appointments, activities	Who usually helps
Mon		
Tue		
Wed		
Thu		
Fri		
Sat		
Sun		

Medication handoff

How medications are organized: _____

Refill day and pharmacy: _____

If a dose is missed (ask the pharmacist): _____

Before you leave town

- [ ] Tell your backup your travel dates and how to reach you
- [ ] Refill medications and the pill dispenser
- [ ] Update the shared calendar with appointments while you're gone
- [ ] Walk your backup through anything that changed since the last trip
- [ ] Check that your own phone's Emergency Bypass settings (Page 2) are still on

Review dates

Reviewed on	By	What changed

WHEN YOU'RE DONE

You're not doing this alone

If you made it through these pages with your parent, your family is better prepared than most. Keep one printed copy in their home and one with you, and come back to it whenever something changes.

Free step-by-step videos

Phone settings, scams, passkeys, and the caregiving tech I use with my own dad. Scan the code below to watch.

youtube.com/@SilverSecuritySquad

The free Weekend Safety Checkup

Share it with a sibling or a friend who's caring for a parent: 15 things to set up with Mom & Dad in one afternoon.

silversecuritysquad.com

Questions or ideas? Email me at **debbie@silversecuritysquad.com**. I read every message, and your questions shape what I make next.

Put these on your calendar

- Every 6 months: review this kit and update the Review dates table at the end of Page 7.
- Any time a medication, doctor, or phone number changes: update Page 1.
- Before every trip: walk through the backup caregiver handoff plan (Page 7).

This kit is general education, not legal, medical, or financial advice. Talk to an attorney about legal documents for your state. © 2026 Silver Security Squad. For personal and family use.