Helping Your Parent From Out of State

Passwords, phones, and permissions — set up now, while it's easy

You have your mother's bank password. She gave it to you herself. But when you log in from your house, the bank sends a six-digit code — to her phone, 900 miles away. She can't find it, or can't read it to you, or the phone is dead. The account is right there, and you can't get in.

This is the moment most out-of-state families discover their plan doesn't work. Passwords aren't access. Here's how to set up access that holds — while it's still easy to do.

Don't collect passwords. Collect access.

START WITH THE PHONE

Your parent's phone is the master key. Nearly every account sends its security codes there.

- Learn the phone passcode — the 4-or-6-digit code that unlocks the screen. It outranks every password on this page.
- Get added to the phone plan as an authorized user. Call the carrier together — it takes ten minutes and lets you solve line and SIM problems from anywhere.
- Write down the carrier account PIN. The phone company asks for it before helping anyone. Almost no one knows their parent's.

THEN SECURE THE EMAIL

Whoever can open your parent's email can reset nearly everything else. Before touching any other account:

- Confirm the recovery phone and recovery email on their primary email account — and add yours as a backup where allowed.
- Set up the built-in legacy tools: Apple Digital Legacy, Google Inactive Account Manager, Facebook Legacy Contact. Five minutes each. They don't provide login access — but it's a path to your parent's photos, files, and memories later. .

SOLVE THE CODE PROBLEM

Four ways to stop the two-factor lockout:

- Add your phone number as a second verification method on the accounts that matter most — bank, email, insurance.
- Use an authenticator app that syncs across devices — Google Authenticator (signed into the same Google account) or Authy — so the same codes appear on both phones.
- Use a family password manager instead of a written list — lists go stale; shared vaults don't. Bitwarden's emergency-access feature and 1Password's shared family vaults are both built for exactly this.
- Keep the phone passcode and carrier PIN current (see above) as the fallback.

Reminder: A shared password is not the same as legal authority. Banks, tech companies, and state law all treat them differently — and every tool on this page requires a parent who can still say yes. The foundation underneath all of it is a durable power of attorney that includes digital asset authority, drafted by an elder law attorney. Set it up now, while it's a form — not later, when it's a court proceeding.

BEYOND THE PASSWORDS: THE OUT-OF-STATE CHECKLIST

Account access solves the digital problem. These **8 items** solve the distance problem. Most can be done in a single visit home — and every one of them requires a parent who can still say yes.

THE FIRST THREE DOCUMENTS (Most Important)

1. A durable power of attorney with digital asset authority, **2.** a medical power of attorney, and **3.** a HIPAA authorization — drafted by an elder law attorney. Here's why the HIPAA release matters from 900 miles away:

Without it, whether the hospital shares information with you depends on a provider's professional judgment about your parent's best interest. The signed release replaces a stranger's judgment call with your clear legal right. One page, five minutes to sign.

PATIENT PORTAL ACCESS

Have your parent grant you proxy access to their patient portal (MyChart at most health systems — done from the Sharing Hub inside their account; some providers require a signed form instead). Test results, medication lists, appointment schedules, and messages to the doctor — visible from your couch in another state. Set it up at the next routine appointment.

THE MONEY WATCH

Sit down together and list every bill on autopay — and every one that isn't. A missed property tax bill or lapsed insurance premium is often the first visible sign of trouble, and from out of state you won't see the pile of mail. Set up account alerts — large withdrawals, low balances, missed autopays — sent to both your parent's phone and yours. Some bank offers alerts; some also offer formal view-only access for a family member, so ask. Either way, you can spot problems without being able to move money.

THE FRAUD WALL

Freeze your parent's credit at all three bureaus — it's free, it's reversible, and it stops most identity theft cold. Add a "trusted contact person" to any brokerage or investment account (a standard form; the firm can call you if something looks wrong, but you get no access to funds). Then have the scam conversation: agree on a family rule that no money moves on any urgent phone call until your parent calls you first.

LOCAL EYES

You need three phone numbers that aren't your parent's: a neighbor who will knock on the door, the doctor's office, and the pharmacy. If there's no one nearby, this is where a geriatric care manager or a trusted local professional earns their place on your contact list.

THE TEN-SECOND CARD

One card — physical or a photo on your phone — with your parent's medications, doctors, pharmacy, and where the insurance cards live. When a hospital asks "what does your mother take," the prepared family answers in ten seconds. The scrambling family loses an hour they may not have.

WHAT'S NEXT

Everything on this page works no matter what comes next — whether your parent stays in the home for years or a move is closer than anyone wants to admit. But at some point, every family lands on one of two paths. Aging in Place or Planning for that next move. There's a free guide for each and many others:

Aging In Place

Before It's Time Workbook

Before It's Time Guide

SeniorMoveRoadmap™ .com