

6 Tips to Avoid Scams

What is a Power of Attorney?

From Sharon O'Brien,
Your Guide to Senior Living.

Assign a Power of Attorney

A power of attorney gives a trusted person of your choice the power to make key financial or life decisions for you if you become incapacitated. Unfortunately, many people are taken advantage of when they become ill or injured and cannot make good decisions for themselves.

Having someone who is legally empowered to make choices for you can save you from improper management of your finances, and it's important to make execute your power of attorney before you become too ill to make this important decision.

Create a Living Will Today

From Sheri & Bob Stritof
Your Guide to Marriage.

This is Something You Should Do for Your Spouse

Everyday, throughout the world, family members are having to make the heart breaking and difficult decision to let a loved one die. It's a decision we had to make for our daughter, Teresa Rose, in 1985.

In most locales, if you can't make medical decisions for yourself, the law directs who can. The order of decision making usually is a guardian or someone with power of attorney, then your spouse, then any adult children and then your parents.

Husbands and wives have a responsibility to one another, and their children, to discuss and write down their thoughts and feelings about continuing life-sustaining treatment if they are unable to make decisions for themselves. Discussing life and death issues is not easy, but it is a necessary gift of love to your family. Don't put the responsibility of your health care decisions on your spouse.

What is a Living Will?

A living will allows you to have control over your future health care.

It relieves your family from having to make decisions that could burden them for a long time. In a living will, you can also state the reasons for your decisions.

Living Wills are also referred to as advance directives, health care directives, representation agreements, mandates, personal directives, powers of attorney for personal care and authorizations.

If you change your mind about the decision you made in your living will, change it. Do make sure to destroy all copies of the first living will.

Although a living will isn't airtight, it can be a great help to your spouse or children if they have to make difficult decisions if you are in a terminal condition. Don't put this off. It's too important.

Advanced care directives

Definition

Advanced care directives are specific instructions, prepared in advance, that is intended to direct a person's medical care if he or she becomes unable to do so in the future.

Alternative Names

Power of attorney; DNR; Do no resuscitate; Living will

Information

Advanced care directives allow patients to make their own decisions regarding the care they would prefer to receive if they develop a terminal illness or a life-threatening injury. Advanced care directives can also designate someone the patient trusts to make decisions about medical care, if the patient becomes unable to make (or communicate) these decisions.

Advanced care directives can reduce:

- Personal worry
- Futile, costly, specialized interventions that patient may not want
- Overall health care costs
- Feelings of helplessness and guilt for family
- Legal concerns for everyone involved

However, advanced care directives cannot predict what situations may arise in the future or what new modes of care may be available for situations considered nearly hopeless today.

EXAMPLES OF ADVANCED DIRECTIVES

Verbal instructions: These are any decisions regarding care that are communicated verbally by an individual to health care providers and family members.

Organ donation: This may be accomplished by completing an organ donation card and carrying it in your wallet. A second card may be placed with important papers (such as a living will, insurance papers, and so on). Most hospitals or other major health care centers have organ donor information available.

Many states offer people who are applying for new or renewed driver's license the opportunity to make a decision regarding organ donation and have it recorded on the driver's license. More information may be obtained by calling 1-800-24-DONOR.

Living will: This is a written, legal document that conveys the wishes of a person in the event of a terminal illness. This document can speak for a patient who is unable to communicate. A living will may indicate specific care or treatment the person does or does not want preformed under specific circumstances. This may include specific procedures, care or treatment such as the following:

- CPR (if cardiac or respiratory arrest occurs)
- Artificial nutrition through intravenous or tube feedings
- Prolonged maintenance on a respirator (if unable to breathe adequately alone)
- Blood cultures, spinal fluid evaluations, and other diagnostic tests
- Blood transfusions

State laws vary regarding living wills. Information specific to individual states usually may be obtained from the State Bar Association, State Medical Association, State Nursing Association and most hospitals or medical centers.

A living will is not to be confused with a last will and testament that distributes assets after a person's death.

Special medical power of attorney: A legal document that allows an individual to appoint someone else (proxy) to make medical or health care decisions, in the event the individual becomes unable to make or communicate such decisions personally.

NOTE: This document provides for power to make medically related decisions only and does not give any individual power to make legal or financial decisions.

DNR (do not resuscitate) order. This states that CPR (cardio pulmonary resuscitation) is not to be performed if your breathing stops or your heart stops beating. The order may be written by the person's doctor after discussing the issue with the person (if possible), the proxy or family.

RECOMMENDATIONS

- In the event you choose to write up a living will or special medical power of attorney, know specific state laws that may apply.
- If you have a living will or special medical power of attorney, provide copies for your family members and health care providers. Carry a copy with you in a wallet, glove compartment of car or similar location. If you have a planned admission to a hospital, take copies for the hospital to include in your medical chart and tell all medical personnel involved with your case about the documents.
- Consider the possibilities of the future and plan ahead. Studies have shown that although the majority of people believe having some form of advanced directives is a good idea, most people have not actually developed advanced directives for themselves. Many people state that they want their families to make health care decisions. However, less than half of these people have ever discussed the issue and their specific desires with family members.
- These decisions can be changed at any time. However, if a living will is changed, everyone involved - including family or proxies and all healthcare providers – must be informed and new copies of instruction made and distributed.

SUMMARY

The process of creating advanced care directives may be difficult. It requires you to think about your priorities regarding quality of life and your death. Treatment options, and their possible influence on your quality of life, need to be fully understood and considered. Know the potential implications of choosing or refusing specific forms of care.

Discuss your wishes regarding advanced care directives with your health care providers, family members and friends. Review your wishes from time to time to remind everyone.