



# PREPARING AHEAD OF TIME

Often, those who need long-term care will struggle at first with feelings of loss. They may feel frustrated by losing their independence, or discouraged at not being able to do things on their own. A good plan is to take time before care is needed to understand the choices and take steps to maintain a high quality of life as long as possible.

Older adults can take steps now to prepare for the future, which can help their families and ensure they get the quality care they desire. Preparations should include completing or updating certain documents before care begins. These documents help guarantee that wishes are met and loved ones are protected from future difficulties.

## Advanced directives

The advanced healthcare directive, one of the most important planning documents, gives loved ones clear instructions about the individual's end-of-life preferences. Every adult should have a healthcare directive to spare others the distress of making difficult decisions. This form can stipulate the individual's medical preferences in the event of a serious illness.

An extra measure is to choose someone trustworthy to carry out these wishes. Though a spouse may promise to follow the stated requests, he or she may resist out of fear and grief when the time comes.

## Power of attorney

A power of attorney is another crucial document that should be completed ahead of time. It can help eliminate confusion and tension when difficult decisions must be made. This form appoints a designated person to act on an individual's behalf in private affairs, such as signing checks or making financial decisions.

Appointing a power of attorney eliminates the need for a court to name a guardian to oversee a person's care and finances when he or she is not able to do so.

As with the healthcare directive, the power of attorney should be handled carefully. Some people choose their spouse or eldest child, depending on their wishes and preferences. Another option is to appoint a trusted business partner.

## POST form

When applicable, a Physician's Orders for Scope of Treatment (POST) also should be completed. The POST, a new advance care planning tool, helps ensure treatment preferences are honored in end-of-life situations. This document informs medical providers whether to perform lifesaving procedures during serious illnesses. Preferences for lifesaving treatments — such as CPR, artificial nutrition and intubation — are some decisions that can be made in a POST document.

## Items to prepare and gather

- Birth certificate
- Living will/last will and testament
- Power of attorney
- Physician's Orders for Scope of Treatment (POST)
- Trust agreements
- Bank statements, passwords and passbooks
- Deeds and titles
- Marriage certificate/domestic partner or civil union certificate
- Names and contact information of financial professionals
- Insurance policies
  - Employee benefits statement
  - Health insurance
  - Life insurance
  - Long-term care insurance
  - Medicare information
- Medical and disability insurance
- Investment accounts
  - 401(k)
  - IRA (Traditional/Roth)
  - 529 Plan
- Online account IDs and passwords

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### What's the difference between a living will and a POST directive?

The POST form may seem redundant if you have a living will and/or a healthcare power of attorney. While both outline wishes in end-of-life care, they are created at different life stages.

#### *A living will*

A living will is a legal document that expresses the individual's wishes for life-sustaining medical treatment. This document is completed by the individual before any illnesses occur, yet after consulting a primary care doctor. The living will is accepted in every state; this "portability" feature is helpful for people who have homes in more than one state or travel frequently.

#### *A POST directive*

The POST form is designed for individuals who already have advanced chronic illnesses or other serious medical issues. The form should be completed by the physician, who will specify whether the individual wishes to proceed with treatment in the event of rapid deterioration. The POST form should transfer with the individual through the healthcare system (e.g., from doctor to hospital to rehabilitation), but it may not transfer between states. While it transfers between institutions within a state, it is not valid if the individual transfers to a facility out of state. A snowbird or frequent traveler should talk to his or her doctor to determine the best way to ensure that wishes are met elsewhere.

### Helpful tip

A sturdy fireproof file box or accordion file is an excellent way to store these items. Label each folder or section with this information: Medical Information, Legal Papers, Financial Documents, etc. Simple organization makes it easier and more efficient to find important information in a hurry.

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