



How to Get Planning Started

Documents and Guidance can give you peace of mind and your family the ability to take care of each other if it becomes necessary. To effectively and efficiently create your plan, we create your 5 Essential Documents and discuss 5 Essential Questions.

5 Essential Documents

- 1) **Health Care Representative and Information Access:** It is important to appoint someone with authority to make healthcare decisions for you. This includes the capacity to admit or discharge from a facility and hire services to provide care. In Indiana, a spouse does not necessarily have exclusive legal authority to make such decisions. Indiana allows an equal “vote” to your spouse, adult children, parents, and siblings. Appointing a Healthcare Representative allows you to choose who you want empowered — and who you do not want involved.

When properly executed in advance, this document may avoid the expense and time associated with a Guardianship proceeding.

Health Information Release (HIPAA): Most people know HIPAA as the form you sign at your doctor’s office each year. Legally, it strictly limits access to health information. When properly applied, it can restrict a spouse from knowing about his or her spouse’s health or location in a hospital. It also limits a parent from learning about an adult child’s medical information/situation. A HIPAA Release is critical as rules are more strictly enforced across the medical industry.

- 2) **Living Will (an Advanced Directive):** A Living Will gives guidance to medical personnel for end of life decision-making. This relieves the burden from your loved ones. The Living Will is the answer to the hospital’s question, “Do you have a “Medical Directive?”
- 3) **Financial Power of Attorney:** This is a document which most people “know.” However, many do not understand the real power associated with it. A properly executed Power of Attorney is preferable to adding a child’s name on your bank account. A Power of Attorney allows a person to assist you during your life.
- 4) **Funeral Planning Memo:** Very few people share what they their final/funeral wishes. This leaves family members to make difficult decisions, in very emotional time - which sometime results in expensive choices. With this Memo, you provide answers and directions for your family to reduce stress during an emotional time.
- 5) **Written Directives and Guidance:** While legally appointed authority is important, it is equally important to provide information about your wishes, your medical history, and other information for your decisionmakers. This non-legal document provides essential information when it is needed.

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5 Essential Questions to consider to determine a path for planning

These questions help to frame options to consider for a plan to meet your needs. You do not *need* to provide a lot of information here. It is a place for notes, thoughts, and other questions that may come up during your consideration of these questions.

1) Who do you need/want to take care of ?

2) What do you own ?

3) How do you own it ?

4) What do you want done with it ?

5) What over-arching, “wake-in-the-middle-of-the-night” concerns do you have ?

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