

POWER OF PLANNING: WHAT YOU NEED TO KNOW



Center for Disability
& Elder Law

Power of Attorney for Health Care (POA-HC)

- Lets you name someone you trust to make medical decisions if you can't.
- Can be used in hospitals, doctor's offices, nursing homes, or during emergencies.
- Your agent can accept or refuse treatments, choose providers, and speak with your care team.

Other Important Planning Tools

These can also help you make your wishes clear:

- **Living Will Declaration:** States you don't want life-support if recovery is unlikely.
- **POLST:** A medical order with your doctor about life-sustaining treatment.
- **"This Is Me" Guide:** A personal guide about what matters to you.
- **Mental Health Declaration:** Lists your treatment preferences in a mental health crisis.
- **TODI (Transfer on Death Instrument):** Lets you name who inherits your home or car directly.
- **Last Will & Testament:** Distributes belongings and property after death.
- **POD (Payable on Death):** Names who inherits money in bank accounts.

Power of Attorney for Property (and Finances (POA-P)

- Lets you name someone to help with money, bills, housing, and benefits.
- Can be used at banks, government offices, with landlords, or when signing financial documents.
- Your agent must keep records and act in your best interest.

Starting the Conversation

It's not always easy to talk about planning ahead. Here are some gentle ways to begin:

- **Ask a question:** "Have you heard about Powers of Attorney? Have you ever thought about who would help you if you couldn't make your own decisions?"
- **Connect to their life:** "You've worked so hard. This is about protecting your wishes and your things."
- **Share your own story:** "I just made mine. It gave me peace of mind. Want to see how it works?"
- **Be patient:** One conversation may not be enough. Give time and space to think.

Remember: Planning ahead protects your choices, eases stress for loved ones, and helps avoid costly court processes.