

Conversations Across the Lifespan Frequently Asked Questions

When should I talk to my loved one(s) about their care planning needs and end-of-life wishes?

It is best to have these intimate conversations sooner rather than later. While these are often uncomfortable conversations to initiate, knowing how your loved one(s) wish to live and die is important. By knowing this information, you will be able to advocate for them should they reach a point where they cannot make independent decisions.

Is there agreement among all parties involved in the planning process?

It is important to have these discussions among all parties who may become involved in the care planning process. Are spouses, siblings, and/or children thinking alike on the main issues? It is important to compromise and come to a close consensus on future needs.

My loved one(s) have a will, isn't that all they need?

A general will (also known as a Last Will and Testament) is designed to transfer property upon death, but it is not intended as a means of making care decisions.

What other documents are necessary to ensure all of my loved one(s) wishes are followed?

A Durable Power Attorney allows the designated person to make health, legal and financial decisions should a loved one(s) become incapacitated. In some cases, states require a Medical Durable Power of Attorney to make specific healthcare decisions on behalf of the person. A Durable Power of Attorney is essential because if a person becomes incapacitated or incompetent without preparing this document, family and friends will not be allowed to make many important financial decisions, pay bills or make important healthcare decisions on behalf of their loved one. Nor can they do crucial Medicaid planning. Anyone who wishes to undertake these tasks would have to go to court and be officially appointed the person's guardian. Like a trust, a Durable Power of Attorney can be written so that the transfer of responsibilities occurs immediately, or it can go into effect at the time a loved one becomes incapacitated. Until that point, the person can choose to continue to make decisions on his/her own.

Wouldn't my loved one(s) Living Will provide all necessary end-of-life instructions?

A living will can be general or specific in stating what care a person wants should they be unable to speak for themselves due to an incurable illness or injury. A living will often includes the individual's wishes regarding nutrition, pain relief, antibiotics, hydration, artificial ventilation and the use of blood products. In order to make specific legal, financial and health decisions, a Durable Power of Attorney would be necessary.



What resources are available to help me care for my loved one(s)?

There are a variety of local agencies and online resources that can provide additional support and care for aging adults. Long-term health care needs can be expensive, so it is important to know details about your loved one(s) medical insurance, prescription drug plans, and long-term care policies, if they have them. Pensions and Veteran's benefits may also provide additional financial support.

What information is the most important for me to have?

Knowing the location of your loved one(s) wills, insurance policies, financial records and banking information is important. If there is a completed Durable Power of Attorney or a Medical Durable Power of Attorney, having copies of these is necessary.

Where do I obtain these documents?

The advanced directives (living will, power of attorney, etc.) may be available through your healthcare provider, an attorney, local area agency on aging or your state health department. Again, the legal documents, such as the power of attorney, will need to be notarized. These documents and regulations vary by state, so it is a good idea to consult an attorney to complete these forms.

Where should I keep the advanced directive forms?

You should keep the original copies of the advanced directives where you can easily find them. In addition, give a copy to your loved one(s) healthcare providers, nursing home, if appropriate, and other family members. Your loved one(s) may also want to carry a card in their wallet which indicates they have an advanced directive. It's also a good idea to review the advanced directives each year.