

Title:

A Living Will Could Save Family Financial Ruin

Word Count:

486

Summary:

You don't need to be an economics major to figure out that if health care is going up 10% or more every year while income is only going up 4%, things are looking too good. It is entirely possible for a person to work their entire life and retire with a nest egg of \$200,000 or more only to have it wiped out by one major medical issue. This is especially the case when machines must be used to keep you alive due to a severe injury or illness. It is in tragic times like these tha...

Keywords:

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Article Body:

You don't need to be an economics major to figure out that if health care is going up 10% or more every year while income is only going up 4%, things are looking too good. It is entirely possible for a person to work their entire life and retire with a nest egg of \$200,000 or more only to have it wiped out by one major medical issue. This is especially the case when machines must be used to keep you alive due to a severe injury or illness. It is in tragic times like these that a living will can be the difference between saving or breaking a family-economically at least.

A living will is a legal document granting another person the right to cease treatment in the event a person becomes unable to live, eat, and function without the aid of machines or medical care. A feeding tube may be removed, a ventilator turned off, or any other machine or device that is being used to keep a person alive may be discontinued or turned off if the executor of a living will determines so.

Of course, there are certain conditions that must be met in order for the executor of a living will to be able to make the decision to cease treatment. Unfortunately, there are no uniform and concrete set of conditions to be met in a living will because they differ from state to state.

In general, however, physicians must determine that a person is unlikely to

improve and in a debilitating or painful state. Also, the person must not be able to care for themselves and thus require a machine or other medical device in order to remain alive. At that point, a person with a living will can have treatment terminated if the executor requests doctors to do so.

Of course, there are instances when a living will is contested by other family members not named in the living will. In most cases, the courts have ruled in favor of the wishes made clear in the living will and rarely ordered the continuation of treatment. And honestly, that treatment is very expensive and run into the thousands of dollars—each and every day.

No one wants to see the passing of a loved one but no one wants to see them suffer, either. If a person took the time to have a living will drafted and they found themselves in a situation covered by the document, then chances are they would want treatment stopped. While an unpleasant topic, the fact remains that medical situations arise where the person will not recover and is only being kept alive by machines. Prolonging life at that point only costs everyone more suffering, confusion, and money. A living will is the responsible alternative that takes a potentially painful decision out of other people's hands and puts it squarely in yours—where it belongs.