



# Accidents Can Happen

## Make Your Wishes Known

If you've had any sort of medical procedure recently, you were likely asked whether you had a health care directive, or a living will. If you don't already have a directive in place, get one. Your loved ones will thank you.

Doing this is an important step that can help protect your personal care and end-of-life decisions, along with letting your loved ones know your wishes.

There are generally two key health care decision making documents designed to cover most medical situations. They are:



### **Health Care/Medical Power of Attorney**

A health care power of attorney authorizes someone to make medical decisions for you. These powers can be broad or narrow, and you can grant these powers immediately (called a "durable" power of attorney) or require that you be deemed incapable of making these decisions before the power of attorney controls (called a "springing" power of attorney). Durable powers are more common, while springing powers often require a doctor to determine your incapacity before the power of attorney becomes effective.

### **Living Will**

A living will, also known as a health care directive, lists your intentions with regards to the use of life-sustaining measures should you become unable to communicate these desires because of a serious illness or medical condition. This document indicates your wishes rather than naming an agent to make decisions for you as in the power of attorney documents. A living will is oftentimes a companion document to a health care power of attorney.



## Estate Strategies

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These decisions aren't fun. However, thinking through what treatments you may or may not want performed on you, and who you want to have making these decisions for you if you are unable can help assure your intentions are carried out. Creating these key documents memorializes your true intentions,

and as we've seen all too often, failing to do so can be painful for all involved and even cause long and involved court proceedings. Moreover, it may delay the medical decisions and treatment choices. Protect you and your family. Consider the value of a health care power of attorney and/or a living will. ■

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