IOWA STATE UNIVERSITY
University Extension

Money for Life

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Dear Readers,

Perhaps you are like a lot of people who haven't taken time to complete or discuss documents known as advance directives or durable power of attorneys. Advance directives include a living will and durable power of attorney for heath care. They allow you to plan for and communicate your end of life decisions. A durable power of attorney can assist with financial matters.

Should you become unconscious or too ill to write or speak, a durable power of attorney for health care can give you a voice in your medical treatment. Without advance directives, these critical decisions could be made by people including doctors, judges, and family members with whom you have never shared your wishes.

A **living will** allows you to document your wishes concerning medical treatments at the end of life. A **durable power of attorney for health care** allows you to appoint a person you trust as your healthcare agent. This person is authorized to make medical decisions on your behalf if accident or illness prevents you from communicating.

In addition to your advance directives for healthcare, you also want to consider having a **durable power of attorney for financial matters**. It is an effective way to arrange the handling of your business and personal affairs if you become unable to do so.

A durable power of attorney is a simple, inexpensive, and reliable way to arrange for the handling of your financial affairs. It allows the designated person to pay bills and file taxes in addition to handling other financial matters. Both a durable power of attorney for health care and a durable power of attorney for finances are needed.

Our ability to handle medical or financial affairs can be diminished by degenerative diseases such as Alzheimer's, dementia, or serious accidents. It can happen to the young or the elderly. We never know if or when tragedy might strike. The choices you make as you prepare these documents should be based on your personal values, beliefs, preferences, and discussions with loved ones. Since it's impossible to foresee future circumstances or illness, think in general terms about what's important to you.

Federal law requires hospitals to provide information about advance directives to people in their communities; contact the patient representative or social services department at a hospital near you and request copies. You may also be able to pick up advance-directive forms from your local Office on Aging, State Attorney General's office or nearby AARP Chapter, a senior center, or assisting living or nursing facility.

Keep your original documents in a secure, but accessible, place. Give photo copies of the signed, dated originals to whomever you have designated to carry out your wishes. In

addition to your healthcare agent, the recipient of these copies should include your doctor, key family members or close friends who might become involved with your health care and medical treatment.

You may change or cancel your advance directives at any time, as long as you are considered of sound mind to do so. You should update your advance directives if your wishes change, if you move to a different state, and if the person you named as your health care agent becomes unable to supervise your wishes or you no longer what that individual to serve in this capacity.

Frequently Asked Questions

Where can I find information on advance directives, including living wills and durable power of attorney for health care?

1) A step-by-step guide to preparing advance directives documents is available at http://www.state.ia.us/government/dea/Documents/Publications/GiftofPeaceofMind.pdf. The guide is entitled: "The Gift of Peace of Mind: For Yourself, For Your Family."

Where can I get the forms to complete a living will or durable power of attorney for health care?

This information is available at www.iowabar.org in the forms section under public information. It is strongly recommended that you consult an attorney when completing these documents. In addition, forms are available in the guide "The Gift of Peace of Mind" at http://www.state.ia.us/government/dea/Documents/Publications/GiftofPeaceofMind.pdf.

What if I make a living will but change my mind?

You may revoke a living will at any time simply by notifying your attending physician of your intent to revoke the document. Your intent must be communicated, by you or someone else, to your attending physician, who will then record this communication as a part of your medical record.

What if I do not make a living will and become terminally ill and unable to make decisions regarding my treatment?

If you have no living will in this situation, your treatment decisions may be made, in front of a witness, by the attending doctors and any of the following persons, in the following order:

1. The person you designated in a power of attorney, if any.
2. Your court appointed guardian, if any. Your guardian must obtain court approval before making this decision.
3. Your spouse.
4. Your adult child. However, if you have more than one child, then the decision is to be made by a majority of your available adult children.
5. Your parent or parents
6. An adult brother or sister.

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