

Make sure you think beyond the will to include important health care and legal documents in your plans.



Health care documents provide important information about your health history. Other documents identify the person designated to make decisions for you in the event you are too ill to do so, and what measures you'd like taken if you are unable to make decisions due to a medical, mental health, or other issue. Everyone hopes these documents are never going to be needed; however, it is important to empower people you trust to carry out your wishes should it be necessary. What follows is an outline of various documents you should consider putting in place.

Medical Records Summary. A document that provides an overview of your health history is invaluable in relaying information quickly to health care professionals. Be sure to include your name, date of birth, allergies, medications you are taking along with their dosages, your physicians' names, any health conditions you have, and detailed emergency contact information. You may be able to add this information to your health care profile in a database offered by your physician's medical practice. Alternatively, you can write it up and carry it with you in your wallet.

HIPPA Release of Information. The Health Insurance Portability and Accountability Act (HIPPA) protects patient privacy. HIPPA guidelines also allow you to designate how you would like to share information with family, friends, and designated representatives and insurance companies. Health care providers and other entities, such as hospitals, provide a notice of privacy practices form and ask patients to sign it, to ensure information is shared appropriately.

HIPPA and Parents of Young Adult Children. When older teen children reach the age of eighteen, their parents no longer have the right to obtain medical information or make decisions about the adult child's care. This applies even if the child is covered by the parents' insurance. Therefore, it is important for parents and their children to have an open conversation about whether or not they are comfortable signing a HIPPA Release of Information to allow parents to participate in a child's care. Typically, the form is completed when the child turns eighteen and does not require notarization. Both the parent(s) and the child should keep a copy.

Medical Power of Attorney. A medical power of attorney can also be called a health care power of attorney (HCPOA). This is a legal document that allows a person to name someone to make medical decisions on their behalf if they are too ill to decide for themselves, or if they unexpectedly become incapacitated. Having this document in place saves time and prevents confusion at what may be a crucial time. This document can be stored at your attorney's office and can be added to your records at your physician's medical practice. Alternatively, it can be maintained in a file at your home that you can quickly access in a medical emergency. You may want the person you have designated to act on your behalf to have a copy in their files.

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Durable Power of Attorney. A durable power of attorney is a legal document in which a person designates another person to make legal, financial, and/or health care decisions on their behalf in situations where that might be needed (e.g., serious illness, accident, mental incapacity). If this is not in place, and a person is unable to make decisions and manage their own affairs, a family must go to court to establish a designee. This document can be stored at your attorney's office and/or it can be maintained in a file at your home that you can quickly access in a medical emergency. You may want the person you have designated to have a copy in their files.

Advance Directives. Advance directives are legal directives that state a person's wishes for end-of-life care when they are unable to make their own decisions. Selections can be made to omit or include medical care, such as dialysis, a breathing machine, feeding tubes, and/or organ donations. This document can be stored at your attorney's office and can be added to your records at your physician's medical practice. Alternatively, it can be maintained in a file at your home that you can quickly access in a medical emergency. You may want the person you have designated to act on your behalf to have a copy in their files.

Talk to the people who are important in your life about what's important to you.

Health care records are critical to helping providers deliver high-quality treatment and a continuum of care consistent with your wishes. Talk with the people who will be called on to help in times of crisis and share your feelings and ensure that they understand what you want should a time come when you are unable to communicate your wishes. You can make an appointment to talk with your doctor about your wishes and then work with an attorney to get your documents in order. Make sure your documents are clear and that you have provided them to your physician and to the person you have designated to act on your behalf. You can't plan everything, but you can ease the burden for the people in your life that care most about you.