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When assisting your parent(s) or loved one in planning for the future, discussions are a must prior to the occurrence of sudden health changes. Understanding their wishes when these changes occur will give you peace of mind instead of trying to make decisions in the midst of the storm.

The first step in this process is to make sure all necessary documents are in place. These documents cover financial as well as health care decisions.

### **Durable Power of Attorney**

The DPOA grants a person or persons the power to legally act on behalf of the individual (grantor). The DPOA is effective immediately upon signing and remains in effect even if the grantor becomes unable to participate in decisions. You will need an attorney to complete the DPOA. The DPOA typically includes:

- Financial transactions
- Government benefits
- Real Estate
- Estate trust and beneficiary transactions

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

There may come a time when your parent or loved one is no longer able to make decisions or communicate their wishes regarding healthcare and medical treatment. With the POA, they empower a proxy to make those decisions. The proxy will also have full access to the individual's confidential medical records. The POA only goes into effect when it is determined that the grantor is unable to make or communicate their healthcare and medical treatment decisions.

It is important that the proxy has full understanding of the grantor's wishes regarding their treatment so the grantor can effectively communicate to health care professionals as well as family members those wishes.

### **Living Will**

A living will clearly and fully explains your parents' or loved one's wishes regarding comfort and end of life decisions. A living will applies in situations in which the decision to use treatments may prolong their life for a limited period of time or not obtaining treatment would result in their death.

While you do not need an attorney to complete the Health Care Power of Attorney or Living Will, you may find legal advice helpful in preparing these documents.

If you have legal questions about any of these documents, contact your state attorney's office or an attorney.