



YOUR LIFE PLANNING

Documents and Guidance can give you peace of mind and your family the ability to take care of each other if it becomes necessary. To effectively and efficiently create your plan, we create your 5 Essential Documents and discuss 5 Essential Questions.

5 Essential Documents (plus 1)

- 1) **Health Care Representative Appointment:** It is important to appoint a person or series of persons with authority to make healthcare decisions. This includes the capacity to admit or discharge from a facility and hire services to provide care. In Indiana, a spouse does not automatically have exclusive legal authority to make such decisions. Actually, Indiana allows an equal “vote” to your spouse, adult children, parents, and siblings. Appointing a Healthcare Representative allows you to choose who you want empowered — and who you do not want involved. This document can often avoid the expense and time associated with Guardianship, also.
- 2) **Health Information Release Authorization:** Most people know HIPAA as the form you sign at your doctor’s office each year. HIPAA strictly limits access to health information. When properly applied, it can restrict a spouse from knowing about his or her spouse’s health or location in a hospital. A HIPAA Release is important as the rules become more strictly enforced across the medical industry.
- 3) **Living Will (Advanced Directive):** To remain in control of end of life decision-making, and to relieve the burden from your loved ones, a Living Will gives guidance to medical personnel. Any time you are admitted to a hospital, you will be asked if you have a “Medical Directive.” If you do not, some hospitals will put an Indiana Statutory Form in front of you to sign, without any explanation. This is because a hospital administrator cannot answer legal questions. There are several aspects of the document which you may want to consider and discuss before signing, which we can do with you.
- 4) **Financial Power of Attorney:** This is probably the document which most people “know.” However, most people do not understand the real “power” associated with it. You may want some limited powers appointed to a person sooner, while far more extensive powers be appointed later in life. A properly appointed Power of Attorney is preferable to putting a child’s name on your bank account. A Power of Attorney can give a person the ability to assist you and protect you.
- 5) **Funeral Planning Memo:** Very few people share what they want to happen after they die. This leaves family members to make difficult decisions, which sometime results in expensive choices. This Memo allows you to provide answers and directions for your family to reduce stress during a very emotional time.
- +1) **Written Directives and Guidance:** While legally appointed authority is important, it is equally important to provide information about your wishes, your medical history, and other information to your decision-makers. This non-legal document provides essential information when it is needed.

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5 Essential Questions to Consider for Your Life Planning

These questions help to frame your personalized plan to meet your needs. You do not *need* to provide a lot of information here. It is a place to jot some notes, thoughts, and other questions that may come up during your consideration of these questions.

1) Who do you need/want to take care of ?

2) What do you own ?

3) How do you own it ?

4) What do you want done with it ?

5) What over-arching, “wake-in-the-middle-of-the-night” concerns do you have ?

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