

Expressing Your Wishes in Advance

It's not pleasant to think about the possibility of being unable to make your own medical or financial decisions. That may explain why many people don't take the time to draw up appropriate documents expressing their wishes.

Regardless of your age or health, it's better to prepare now — and hope you never need advance directives — than to force your loved ones to make difficult choices without knowing your wishes. Here are some documents to consider. Be sure to consult with an attorney who is familiar with the laws of your state.



Durable power of attorney for health care (also called a health-care proxy). This health directive enables you to appoint a representative who would make medical decisions for you in the event you are unable to make them yourself. You can appoint anyone of legal age (usually 18 or older) and specify how much power your agent will have. A health directive should be HIPAA compliant so your representative can access your private medical information.

Living will. You can use this document to outline which medical procedures you would want to be used to prolong your life. Some states do not recognize living wills, but you may still want one as a way to document your wishes.

Durable power of attorney for finances. A DPOA enables you to authorize someone to act on your behalf in financial and legal matters. The person you designate as your agent could pay everyday expenses, watch over your investments, and file taxes, among other tasks. A DPOA may become effective immediately or when a triggering event occurs, such as a doctor certifying that you are physically or mentally incapacitated.

You can select the same person to serve as the agent for your health-care and financial powers of attorney, but you aren't compelled to do so. Be sure to discuss your wishes with the person you select and let him or her know where you keep the documents. Consider giving copies to your representative, your doctor, and key family members, and review these documents regularly to make sure they continue to express your wishes.

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