



Advanced care planning

Why it may be important to plan ahead

Do you know what health care treatments you would and would not want if you could not speak for yourself? Do other people know what your wishes are? Each year, thousands of us are faced with making medical decisions for ourselves or for our loved ones. And all too often, what we hear from those having to make such decisions is, “I wish I had talked to ‘my loved one’ about this, so I would have known what he/she wanted.”

Advance directives

An advance directive is a legal document that allows you to plan and make your wishes known in the event that you are unable to communicate. An advance directive usually consists of a living will and/or a medical (health care) power of attorney.

Getting started

You may be thinking of making a health care advance directive (such as a living will or durable power of attorney for health care) or you may have already signed one. But just having a written advance directive does not ensure that your wishes will be understood and respected. Advanced care planning is the process of understanding, discussing and planning for a time when you cannot make your own medical decisions. This typically involves learning about treatment options, thinking about your own wishes and values, talking about your decisions with your loved ones and your physician, and documenting your wishes before a crisis occurs.

Living will

A living will is a document in which you express your preferences for the type of medical treatment you wish to receive, or not receive, in the event you are no longer able to make these decisions for yourself. A living will goes into effect when you are no longer able to make your own decisions. This document may also be called a “directive to physicians”, a “health care declaration” or a “medical directive.”

Medical power of attorney

A medical power of attorney is the document that allows you to select the person you trust to make health care decisions for you and to represent your wishes and goals of care when you become unable to do so. This person is only authorized to speak if you can't. A medical power of attorney goes into effect when your physician declares that you are unable to make your own medical decisions. This document may also be called a "health care proxy", "appointment of health care agent" or "durable power of attorney for health care." The person you select can be known as a health care agent, surrogate, attorney-in-fact or health care proxy.

Make your wishes known

Once you have completed your advance directive, be sure to sign and witness the form as required. If you complete a new advance directive, it typically invalidates the previous one. It is usually a good idea to destroy all copies of previous advance directives or write "Revoked" in large letters across the top. Tell your lawyer if he or she helped prepare previous forms for you. Tell your family members, physician, other care providers and others you've selected to represent your wishes that you have completed an advance directive. Talk with them about your wishes and give them copies of your completed form. If you are admitted to a hospital or other health care facility, bring a copy to be included in your medical records. Keep the original copy with your important papers.

Other resources

Since every state has different laws, you should use a form that you know is acceptable where you live and/or where you are most likely to receive care. For more information, visit www.CaringInfo.org.

Many law firms and legal service organizations provide forms with other basic estate planning services, while many states have sample forms that are available online and from local senior programs.

You have a right to participate with your providers in making decisions about your health care. Refer to your HealthSelectSM Medicare Advantage (PPO) Evidence of Coverage document, chapter 6 for more information.

Source: UnitedHealthcare Health and Wellness Resources, 2021

References to other web sites does not imply an endorsement of the material on the websites.

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