

Passare™, Y Collaborative™, Robert Shepard and Susan Lieberman

How-to Manage End-of-Life Planning

eBook #12

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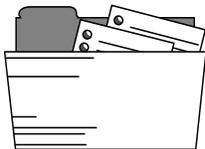
Most of us plan ahead to live the best life possible. We plan almost everything, from our daily schedules to our families, careers, weddings, vacations and retirements. Yet many of us avoid planning for End-of-Life. Planning for this inevitable time and sharing our wishes with those we love is as important as preparing for any other significant life event. It helps families make the right choices at the right time. It gives us peace of mind knowing that our final wishes will be respected and fulfilled upon our death.

As part of our eBook series, Passare™, Y Collaborative™, Robert Shepard and Susan Lieberman, share our recommendations on how to explore, prepare and manage your End-of-Life planning. Passare helps you understand and simplify this process to give you control over one of life's most important passages.



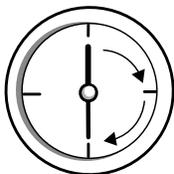
You Will Learn About:

1. Introduction to End-of-Life Management and Planning
2. Why Plan Ahead?
3. When and How to Begin
4. Starting the Conversation
5. Elements of an End-of-Life Plan
6. Storing Your Plan
7. Communicating Your Plan
8. End-of-Life Planning Costs
9. Summary



The eBook includes:

- A. End-of-Life Planning Resource List
- B. End-of-Life Planning Frequently Asked Questions



Estimated Time Required:

45 minutes

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Introduction to End-of-Life Management and Planning

Managing all the elements that comprise a life well lived is an important process. When you think about End-of-Life Management, what comes to mind?

End-of-Life Management encompasses essential End-of-Life topics that require your consideration and decisions. From choosing healthcare preferences and funeral service options to managing your legal and financial matters, End-of-Life is a milestone that requires research, careful consideration and most importantly, a plan.

End-of-Life planning is the process you will go through to create a personal, meaningful plan that identifies your wishes. Your plan includes an actionable set of documents that may be shared with your family, guardians, service providers and trusted advisors who will act on your behalf to honor and carry out your final wishes.

Why Plan Ahead?

Being prepared for End-of-Life may make all the difference to your loved ones when the inevitable happens. It's natural to focus on life as you are living, but for most events in life, including death, planning ahead is the key to making a graceful transition.

End-of-Life planning provides you with peace of mind. By planning, you can organize your final matters and make careful decisions to ensure that your wishes will be followed. Other benefits include:

- **Personal control**
Your End-of-Life plan allows you to choose preferences for final care and comfort procedures, funeral services, to whom you will leave your assets and how you want to be remembered.
- **Better decision-making**
Your End-of-Life plan relieves your loved ones from having to make complicated decisions during an emotional and stressful time in their lives.
- **Financial savings**
Your End-of-Life plan may reduce overspending that can occur when loved ones are experiencing grief and have to make immediate decisions.

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- Time to consider options
End-of-Life planning involves consideration of many options. From researching and making decisions to documenting and communicating your final wishes, the process is best managed with time.

The real question when considering End-of-Life planning is: *why not plan ahead?*

When and How to Begin

“Most of us understand that we will die. We just don’t expect it to happen in our lifetime.” This quote in author Susan Lieberman’s, “Death, Dying & Dessert,” aptly summarizes how most of us feel about death. We are so busy planning, living and enjoying our lives, it may seem counter-intuitive to plan for our death.

Wherever you are in your life cycle, whether you are starting your career or changing jobs, starting a family or retiring, now is a good time to start considering your End-of-Life plan. Planning for yourself or for your aging loved ones is an important and invaluable gift.

To begin the process, think about your personal preferences and start to research and collect information. Then start the conversation about End-of-Life planning with your loved ones to gain more insights.

Starting the Conversation

Starting a conversation about End-of-Life planning with those you love is empowering. It is one of the best ways for you to start to develop an actionable End-of-Life plan. Good reasons to talk about End-of-Life planning with your loved ones include:

- Discovering what matters most
Discussing final plans may help us identify and manage unresolved personal or financial issues. It may help us understand what will bring our loved one’s comfort after we pass away.
- Making the most of life today
Talking about our own or a loved one’s passing helps us live more mindfully each day. It encourages us to live in gratitude and better appreciate our own lives.

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- Overcoming fear to take action
Talking about our own or a loved one's passing helps us live more mindfully each day. It encourages us to live in gratitude and better appreciate our own lives.
- Encouraging others to plan
Talking about our End-of-Life wishes may make it easier for others to consider their End-of-Life decisions.
- Achieving peace of mind
Talking about End-of-Life planning builds comfort and trust. It reassures our loved ones that our final arrangements will guide their decisions and actions when the inevitable happens.

How-to Talk to Elders or Dependents

Discussing End-of-Life planning with elderly or dependent relatives can be challenging. We recommend that you start the conversation early. Find an opportunity to start talking about End-of-Life issues, preferably while everyone is in good health. These strategies can help you find the right time and the right words, and keep the conversation positive:

- Share a story
A newspaper article or a loved one's illness can provide an opening. Casual conversation about a current topic you read or heard about often provides a good way to start the conversation.
- Schedule time
Take an opportunity when loved ones travel or gather together to talk about your final plans. Consider scheduling an hour or two in advance so that everyone feels prepared.
- Discuss your favorite charity
Do you invest your time or money in a favorite charity? Discussing your commitment or support for a charitable organization or event may provide a chance to talk about why it is important to you and how you want to leave your legacy after you pass away.

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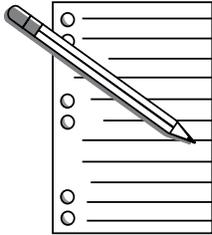
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- Offer reassurance
Older age can be a rewarding time, yet it can also be a time of loss, of loved ones, health and independence. Reassure elders that you want to offer support and be there for them as they age. This may help them be more receptive to your concerns.
- Include family
Gather support from relatives if their opinions will offer insights and won't detract from your goals.
- Provide information
You may serve as an important resource if your loved ones are unaware of services and options available, such as benefits to help pay for prescription drugs, health care or utilities.
- Use good communication skills
Offer choices rather than advice. Ask about their wishes. Express concerns rather than telling them what to do. Listen and don't be afraid of silence. Ask open-ended questions that foster discussion rather than, "Yes" or "No" answers.
- Agree to disagree
You may believe you know what should be done to serve your family members' best interests. Resist insisting on your way if they disagree. Their wishes should prevail unless their health or safety is at risk.
- Ask about records
Ask where important documents like insurance policies, wills, Advance Healthcare Directives (AHD) and banking records are located. Ask whom you should contact if they are in an accident or are incapacitated.
- Respect individual rights
Your loved ones have a right to make their own decisions. You may need to balance their independence with their safety, yet try not to restrict their sense of control over their lives.



- Re-evaluate as needed

If the conversation isn't productive, try to assess what isn't working so you can develop a better plan. You may not be communicating the way you hoped or have enough information about issues. It may help to speak with a third party, like a geriatric care specialist, financial planner or lawyer.



Take a few minutes to answer these questions.

1. Are there any treatments, procedures or types of care that you want or do not want at the end of your life?
2. Whom do you want to make decisions about your healthcare and finances if you are unable to do so?
3. If you are seriously or terminally ill do you prefer to stay at home, be hospitalized or move to a care facility?

Elements of an End-of-Life Plan

There are many important elements of an End-of-Life plan, including healthcare, financial, legal, funeral and other personal considerations. To establish your End-of-Life plan, we recommend that you gather information and complete the suggested tasks and documents described in the following sections.

Gather Information

Think about your preferences and assemble the following information to help you develop your End-of-Life plan:

- Explore issues
Learn about topics and costs relevant to End-of-Life issues. This may include final living arrangements like long term care or nursing home care; healthcare and comfort needs like palliative care and hospice care; and funeral service options.
- Anticipate needs
Talk with your healthcare provider about treatment options and prognosis if you have chronic or terminal medical issues.

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- **List medications**
Make a list of healthcare contacts and medications you require. This valuable reference guide provides quick access to your providers and personal health matters. Keep a copy with you and another in a secure location so a loved one or trusted friend can easily find it.
- **Review benefits**
Learn about financial resources and benefits you may be entitled to under your health or life insurance plans, or your federal insurance plan.
- **Plan your funeral**
Consider service option preferences and whether obtaining prepaid funeral insurance is right for you or your family.
- **Organize finances**
Create an inventory and try to identify anticipated expenses. This will help you plan for End-of-Life costs and help your loved ones manage your financial affairs after your death. Include information and the location of your assets and financial accounts, including online account numbers and passwords.

Legal Forms and Tasks

We recommend that you consider completing the following legal documents and tasks for your End-of-Life plan:

- **Choose Representatives**
Consider appointing a Healthcare Proxy and/or a Financial Power of Attorney (FPOA). A Healthcare Proxy gives legal power to the person you appoint to speak on your behalf and make healthcare or medical decisions if you are unable to. FPOA gives legal power to the person you appoint to act on financial matters if you are unable to. You may appoint the same person to serve as both representatives. Ask a trusted friend or loved one to accept this responsibility.
- **Prepare an AHD**
Consider preparing a living will and/or (AHD) or medical power of attorney. These legal documents provide your directions for what kind of treatment you want if you become unable to make your own decisions. Consider including provisions like palliative care and other pain management options in these documents.

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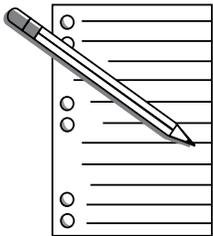
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- Prepare a Will
Include your final wishes for your funeral services and for distributing your financial and digital assets and other possessions after your death. You may choose to appoint a separate digital executor to manage your digital assets.

Other Forms and Tasks

Complete these additional forms and tasks if they apply to your End-of-Life plan:

- Do Not Resuscitate Order (DNR)
This document prevents medical personnel from doing cardiopulmonary resuscitation (CPR) to save or prolong your life.
- Organ Donor Form
If you choose to be an organ donor, this form provides legal proof that you want to donate organs or tissue after your death.
- Physicians Order for Life-Sustaining Treatment (POLST)
A POLST or a Medical Order for Life Sustaining Treatment (MOLST) is a physician-signed order that becomes part of your official medical record and explains your wishes for End-of-Life care. These forms are not used in every state.
- Supplemental letter or video
Consider preparing a document or recording to help explain your feelings or choices. It may contain instructions not covered in your AHD. For example, it may discuss additional requests about the process you want others to follow if they must make End-of-Life decisions for you.



Take a few minutes to answer these questions.

1. What type of final service(s) do you want after you pass away?
What options will you make the service(s) reflect your values, life or personality?
2. To whom will you leave personal assets like your home, financial or digital assets, or items like heirlooms once you pass away?
3. Have you written your wishes into your will or a formal contract?

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Storing Your End-of-Life Plan

Now that you have a better understanding of the End-of-Life topics and legal documents and forms to consider when planning ahead, you can develop a comprehensive End-of-Life plan to meet your specific needs. Once the main elements of your End-of-Life plan are in place, you will need to do the following:

- Copy documents
Give copies of your important documents to your loved ones, healthcare provider, executor(s), and other trusted advisors involved in your healthcare or after-death care.
- Securely store documents
Store documents in a secure, easily accessible place. For example, keep important documents in a safe in your home, a safe deposit box, or with your attorney or a trusted friend or loved one.

Communicating Your End-of-Life Plan

Your End-of-Life plan will only be useful if others know about it. The most important reason to communicate your End-of-Life plan is to ensure that your final wishes will be carried.

We recommend that you communicate your End-of-Life plan to your loved ones and/or advisors and trusted representatives. Suggested representatives include your Medical and/or Financial Power of Attorney, executor or funeral service provider.

End-of-Life Planning Costs

Most End-of-Life paperwork is accessible on the Internet and free of charge to download and complete in the privacy of your home. Additional costs may apply if you consult an attorney to help you prepare these documents. We recommend these suggestions to learn more about and prepare for End-of-Life planning costs:

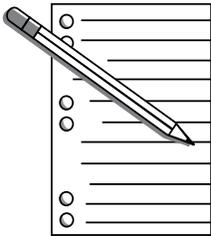
- Inventory finances
This will organize your financial assets and help your family or Financial Power of Attorney manage your financial affairs after your death.

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- Review benefits
Review your health and life insurance plans and pension accounts to assess values and check benefits to which you may be entitled.
- Research costs
Learn about costs associated with nursing home care and funeral services.
- Consider insurance
Decide whether obtaining additional health, life, or prepaid funeral insurance is right for you or your family.



Take a few minutes to answer these questions.

1. Have you appointed a trusted friend or family member to serve as your Fiduciary Power of Attorney to make financial decisions if you are unable to do so?
2. Do your loved ones or representatives know the location and have access to your important documents?
3. Have you prepared a financial inventory to organize debts and assets?

Summary

End-of-Life is as certain as the sun rising. Whether it occurs a few hours, years or decades from now, you and your loved ones will find comfort knowing that your decisions are carefully made and that your wishes will be followed for one of life's most important passages. Your well-organized End-of-Life plan is literally the gift of a lifetime.

Please go to: www.passare.com for additional resources about End-of-Life considerations including: how to create a will and choose an executor, how to avoid probate, how to obtain life insurance, how to manage your estate, and how to plan for and finance your funeral.

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End-of-Life Planning Resource List

To help you manage important End-of-Life Management issues and topics, Passare recommends that you consider the following resources:

End-of-Life Care

Aging with Dignity: 1-888-594-7437 or www.agingwithdignity.org

American Hospice Foundation: 1-800-347-1413 or www.americanhospice.org

Caring.com: 1-800-973-1540 or www.caring.com

Center to Advance Palliative Care: 1-212-201-2670 or www.getpalliativecare.org

Compassion and Choices: 1-800-247-7421 or www.compassionandchoices.org

Family Caregiver Alliance: 1-800-445-8106 or www.caregiver.org

Hospice Association of America: 1-202-546-4759 or www.nahc.org/HAA/

Hospice and Palliative Nurses Association: 1-412-787-9301 or www.hpna.org

Hospice Foundation of America: 1-800-854-3402 or www.hospicedirectory.org

Hospice Net: www.hospicenet.org

National Association for Professional Geriatric Care Managers: www.caremanager.org

National Hospice and Palliative Care Organization: 1-800-658-8898 or
www.caringinfo.org www.nhpco.org

National Institute on Aging Information Center: 1-800-222-4225 or
www.nia.nih.gov/health www.nia.nih.gov/espanol

Y Collaborative: 1-713-521-7699 or www.ycollaborative.com

End-of-Life Legal Forms and Information

American Bar Association: 1-800-285-2221 or www.americanbar.org

Donate Life America: 1-804-377-3580 or www.donatelife.net

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Health Resources and Services Administration U.S. Department of Health and Human Services: www.organdonor.gov

The Living Bank: 1-800-528-2971 or www.livingbank.org

National POLST Office: 503-494-3965 or www.polst.org

Senior Benefits

AARP: 1-888-687-2277 or www.aarp.org

Centers for Medicare and Medicaid Services: 1-800-633-4227 or www.medicare.gov

For Medicaid Spend Down information, go to:

<http://www.medicare.gov/your-medicare-costs/help-paying-costs/medicaid/medicaid.html>

Eldercare Locator: 1-800-677-1116 or www.eldercare.gov

Social Security Administration

For Social Security Income & Burial Fund information, go to:

<http://www.ssa.gov/ssi/spotlights/spot-burial-funds.htm>

For Special Lump Sum Social Security Death Benefit information, go to:

<http://www.ssa.gov/survivorplan/ifyou7.htm>

For Social Security Survivor's Benefit Fact Sheet, go to:

<http://www.ssa.gov/pubs/EN-05-10084.pdf>

Veterans Benefits

For veterans benefits: 1-800-827-1000 or

www.benefits.va.gov and www.benefits.va.gov/BENEFITS/factsheets.asp

For veterans cemetery and burial information: 1-800-827-1000 or

www.cem.va.gov/burial_benefits/

For veterans survivor's benefits information: 1800-827-1000 or

www.va.gov/opa/persona/dependent_survivor.asp

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Frequently Asked Questions (FAQ)

1. *What is End-of-Life Management?*

End-of-Life Management encompasses the important topics, discussions, plans and decisions that you need to consider when contemplating End-of Life. Important issues to consider include: final healthcare and comfort needs, funeral services, legal considerations and financial and personal asset distribution.

2. *How Should I Start Planning for End-of-Life?*

We suggest you begin by thinking about your personal wishes and preferences. Consider healthcare and medical treatments that you do or do not want and how you will pay for End-of-Life care and funeral arrangements. Also think about to whom you will leave financial assets and personal items like heirlooms after you pass away.

3. *Do I Need a Will and What Happens if I Don't have One?*

A will is a legal document that states your decisions for how you would like your assets distributed after your death. A will also allows you to name guardians for dependent children.

Dying without a will, known as dying intestate, means the court decides what happens to your assets and who is responsible for your children. For more information on how to prepare a will, please see, "How-to Write a Will" at www.passare.com

4. *How Can I Personalize a Funeral?*

Today, there are many options to personalize funeral services and select your final resting place. Both traditional and non-traditional options are available including funerals, cremation, memorial services, End-of-Life celebrations, private gatherings and committal ceremonies. Final remains disbursement options include art and jewelry transformations or donating to medical science. For more information on how to plan your funeral, please see, "How-to Plan Your Funeral" at www.passare.com

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5. *What is an Advance Healthcare Directive?*

An AHD is a legal document that states your healthcare preferences and helps ensure that your wishes will be respected if you become unable to communicate for yourself. There are two main types of Advance Directives – a living will and a Medical Power of Attorney.

A living will is a legal document that expresses your wishes for medical care if you become unable to speak or make decisions for yourself. It allows you to control your medical treatment decisions at your End-of-Life. Check the state laws governing living wills.

A Medical Power of Attorney is a legal document that allows you to legally appoint a Healthcare Agent. This document, also called a Healthcare Proxy or Treatment Directive, outlines your medical treatment decisions at the end of your life if you are unable to speak for yourself.

6. *How do I Select my Healthcare Agent?*

It is important to appoint a trusted family member, friend or advisor who understands and will protect and defend your stated personal values and best interests. They should be prepared to take legal action to enforce your rights if necessary.

A healthcare agent should be able to establish a good relationship with medical professionals and understand the relevant medical terminology as it relates to your wishes. Be sure that they are comfortable asking questions to get the best medical information and advice available.

7. *What is an Executor?*

An executor is your personal representative who will conduct all the legal actions required to carry out your final wishes as documented in your will. Please see, "How-to Choose Your Executor" at www.passare.com for more information.

8. *What are End-of-Life Care and Housing Options ?*

If your needs become too great for you to safely remain in your home, consider options like engaging in-home care or private nursing care. Other housing options include Long Term Care for basic assistance with daily living tasks, or Nursing Home care which provides a high a high level of care for elder adults outside of a hospital setting.

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Palliative care uses a multidisciplinary approach to relieve and prevent patients suffering from any kind of illness or disease. Hospice care provides medical services, emotional support, and spiritual resources for people in the last stages of a serious illness. Hospice care is for people with six months or less of life remaining.

9. *What are Common End-of-Life Costs?*

Many of the forms that relate to creating an End-of-Life plan are available on the Internet and can be accessed free of charge and then completed at home. Additional costs may apply if you choose to consult an attorney to help you prepare your plan.

We also recommend that you create a financial inventory to organize your financial assets. Next, review your health and life insurance plans and pension accounts to assess values and verify benefits. It's also a good idea to research the costs of nursing home care and funeral services and consider whether obtaining a prepaid funeral insurance plan is right for you or your family.

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From birth to death, life is a series of passages. Passare provides an online service that connects people to trusted End-of-Life management experts and resources.

With Passare, you can plan and prepare for End-of-Life management, simplifying the process while ensuring that the specific needs and wishes of you and your family are honored. Passare helps give you control over one of life's most important passages.



Nancy Rust, co-founder of Y Collaborative, is certified by the Society of Certified Senior Advisers as a senior advisor and is a member of the prestigious American College of Healthcare Executives. She has also completed the Hospice Volunteer Training Program. Over the course of her work, Nancy has interviewed dozens of professionals working in areas related to life's transitions, amassed a considerable library and developed a network of resources to support clients

After 30 years of successful business experience as President of Rust Realty, Nancy has decided to pursue her passion of helping others put life in order and put worry away by preparing for the expected and the unexpected. She does this through speaking engagements with community groups, healthcare professionals, clergy and families. Nancy is a gifted facilitator and understands the uniqueness of each individual and family. Through a customized, facilitated process, Nancy leads individuals and families through sensitive discussions and decision-making. She also helps individuals and families document their personal wishes so they can put worry away and enjoy their lives.



Susan Lieberman co-founded Y Collaborative with Nancy Rust and worked to develop the initial website before selling her share of the business at the end of 2012. Her new book, *Death, Dying & Dessert: Reflections on 20 Questions About Dying*, was published in spring 2013.

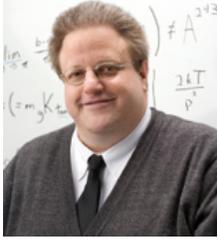
Susan directed Leadership Rice at Rice University for eight years, worked as an executive coach and is the author of eight books including *New Traditions* and *The Mother-In-Law's Manual*.

She is certified in thanatology by the American Association of Death Education and Counseling and facilitates a *Death, Dying and Dessert* group that meets regularly to explore issues related to death and dying. Susan holds a Ph.D. in public policy and is ordained as an interfaith minister

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Robert Shepard's practice is focused on preventative law, basic estate planning to avoid probate, family limited partnerships to reduce estate taxes, S Corporation formation to protect assets, and creating irrevocable trusts to protect inheritors against creditors. He has helped over 1,000 clients protect their hard-earned assets and ensures that these assets get passed on to the next generation.

Having been before every Federal District Court in California, the U. S. Tax Court, and many of the state's Superior Courts, he has never had a single trust set aside, business agreement held unenforceable, or entity disallowed by the Internal Revenue Service, or any court. He has a deep interest in transferring his breadth of knowledge in the classroom as a law professor.

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