

Big Ideas to Think About Before Our Meeting

The Four D's and Related Issues

The four D's – death, disability, divorce and drugs – do you have a plan?

Medical issues

Who will make medical decisions for you **ONLY** when you are unable to do so?

- Includes temporary incapacity, like when you are heavily medicated.
- Should pick someone who is very familiar with your values, preferences and religious beliefs regarding medical care
- Cannot be your doctor
- Can be more than one person. For instance, you can form a committee of all your adult children with a “majority rules” as to decision making.

Some potential problem areas

Do you anticipate conflict – spouse and parent (Schiavo), spouse and siblings or among children. What happens? Three options: a) children must all agree, one way to another, b) if they cannot agree, do you have one particular child make the decisions, or c) bring in a tie-breaker, such as a parent, brother or sister.

Is there a family member or other person who you do NOT want to be involved in the decision making process (the white knight on a black horse)?

Visitation – will certain family members try to preclude others from visiting you? What should be done? Who makes this decision?

Who should be told about your condition or death?

Who should NOT be told of your condition?

Do you want your family using Twitter, blogs or other social media to alert others about your condition?

HIPAA privacy issues

Who can the doctors and medical staff talk with? For instance, if you are in a hospital ward, who will be stopping by to see you? Who will be calling in to the hospital inquiring about your condition? These are people who are not named in your healthcare POA or living will and are not authorized to tell the medical staff what to do but who you would want to know your medical status. These typically involve brother and sisters, in-laws, close friends, neighbors, business partners, religious contacts – priest, minister, rabbi, imam, elder, etc

End-of life issues and life sustaining treatment

Assume you are terminally ill (doctor certification that death within occur within six months if your condition runs its expected course). What should happen if any one or more of the following exists?

- Unable to feed yourself but others can do it for you.
- Unable to swallow and you cannot be fed by spoon

- Unable to recognize family or friends
- Unable to speak
- Unable to communicate or respond to stimuli in any way – cannot nod, gesture, blink, write, mouth words, etc

If, in addition to the above, you cannot communicate or you are in an irreversible coma or persistent vegetative state, do you want any of the following treatments:

- Ventilator
- Endotracheal tube – tube inserted through mouth into lungs to maintain the airway
- Parenteral nutrition -- feeding you intravenously
- Dialysis

Do you want time limits on any of these (such , you will allow these treatment for one week and, if there is no significant improvement or benefit, you want the treatment to stop)?

If you have a cardiac device, such as a pacemaker or defibrillator, should your agent be authorized to deactivate or deprogram it or to replace or not replace the battery? Do you want to donate the device for another patient to use in a foreign country (since implantation – but not the donation -- of a used device is prohibited in the United States).

Have you had any family members or close friends who went through a protracted end-of-life situation? Would you want your situation handled differently?

Is it OK to consider how much all of this is costing you? Such as, what if you may be uninsured, or Medicare or your insurance will not cover certain treatment or procedures or where you have exceeded the caps on your coverage?

Does any of this change if you are pregnant?

Different from DNR order (the orange card) where no CPR will be administered

- Must be discussed with your doctor first

If chronically ill, do you want any emergency interventions? Do you want to be admitted to a hospital? Be aware that the studies show that when CPR is performed on people aged over 70 years while outside of a hospital, only 22% arrive alive to the hospital and only 4% live to be discharged from the hospital. Note that the studies do not state where they were discharged to or the rates of survival days after discharge.

Do you want an autopsy performed after you death? Do you want someone to make that decision for you?

Do you want to participate in research studies? Should it be limited to research that may improve your outcome or should the authorization be broader to include your participation may or may not improve your outcome but will contribute to research for a cure for future generations?

Organ donation

- Do you want to donate organs such as brain, kidney, liver, heart, lung, pancreas, stomach and intestines?

- Do you want to donate tissue such as skin, tendons, muscles, corneas, heart valves and veins?
- Do you want to donate other body parts such as teeth and bone?

Disposition of your body

- Do you want to be buried? If so, where?
- Do you want to be cremated? If so, how should your ashes be disposed?
- Do you want to nominate someone to make these decisions for you?

Family issues

Minor children

If you and your spouse are on vacation or away on business, who can authorize medical treatment for your child, such as emergency room treatment, if you cannot be immediately contacted?

- Who will be the children's guardian (until age 18)?
- Who do you NOT want serving as guardian?
- Who will manage the children's funds?
- At what age should children receive their inheritances?
- Is it contingent on getting college degree or attaining some other milestone?

Adult children

Children with creditor issues or who cannot manage money

Children in bad marriages likely to end in divorce

Children with spouses you do not trust

Children or grandchildren with health issues

Children with substance abuse or behavioral problems

Are there any books you want your children to read?

Are there any places you want your children to visit? Should you earmark funds in your estate to pay for the travel and lodging to such places?

Are there any skills you want your children to acquire or master, such as a second language or a particular technological skill? Again, should you earmark funds for such endeavors?

Parents

Will you be expected to help out your parents financially?

Will you be expected to pay for your parents' nursing home care or other medical expenses? How will you pay for those costs? Have you considered purchasing a long-term care insurance policy for your parents?