

## Congratulations On Getting Your Estate Plan Done...Now Let's Double-Check The Details

If 2019 is the year you finally got around to doing your estate plan, congratulations. But as they say, the devil is in the details. And with estate planning, there are details galore. Before the calendar rolls over to 2020, let's make sure that you've got everything covered. Here goes:

Does your estate plan include a health care surrogate so that if you become incapacitated, someone you chose has the power to make your health care decisions?

If you have a health care surrogate, does it include a HIPAA release authorizing your health care providers to release your privileged information to your surrogate and any other individuals you wish? Health care providers include not only physicians, but pharmacies, therapists, insurance companies, etc. Your surrogate's ability to make thoughtful decisions on your behalf obviously diminishes if he/she cannot directly communicate with them.



Joseph S. Karp, C.E.L.A.

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from 7:30-8:00 AM on WWNN 1470AM  
and on our YouTube Channel: *BoomerTimes Presents.*

Have you provided your designated agents—trustee, personal representative, health care surrogate, attorney-in-fact—an electronic copy of relevant documents so they can access them online, from anywhere? Our firm provides a thumb drive of documents to all our clients. You should also, make sure your primary physicians have copies.

Do you have a list of medications you take and dosages? Does your health care surrogate have a copy? What about other family members? If in the future you find yourself in an emergency room, medications are among the first things you'll be asked about. Providing the medical staff with accurate information will help ensure you get appropriate treatment.

Have you advised your agents and health care surrogate, and even your spouse, about how to sign you in to the hospital, to any medical facility, or to a nursing home? This is important, because if they sign the wrong way, they could unintentionally incur personal financial responsibility. Your agent or surrogate should not just sign his/her name. Instead, they should sign your name, followed by their own, and indicating that they are signing as your agent or surrogate.

And of course, here's some advice you should follow this year and every year: eat right, exercise, get regular physical checkups, don't smoke...and have a wonderful holiday season. Happy new year.

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