

Common Misconceptions About Healthcare Powers of Attorney

1 You would be incorrect if you

believe: My spouse and I are on the same health insurance, therefore my spouse has the right to make medical decisions for me, talk to the insurance company about what coverage is available for my care, obtain insurance approval of my treatment, make insurance claims, contest coverage decisions and review bills for me.

2 Think again if you assume:

My spouse has inherent rights to make medical decisions for me, talk to my insurance company and obtain copies of my medical records.

3 Not so quick: The odds of an emergency are so slim it's not likely I will ever be in a situation where a healthcare poa will be needed.

4 Think again: I'm a safe driver, so I won't ever be injured in a car accident.

5 STOP if you believe: Healthcare powers of attorney are only needed for serious, life threatening illnesses.

6 Think Twice: I don't have a family history of illness, so I won't get sick.

7 I'm careful, I'll never fall, or trip, or stumble, or lose my balance. Really?

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10

Reasons

You Need a Healthcare Power of Attorney

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We prepare the documents your loved ones most hope to find in your file cabinet: wills, living wills, powers of attorney, business agreements and real estate documents.

10 Reasons

YOU Need A Healthcare Power of Attorney

#10 Self-interest

To lessen your administrative "headaches" and speed your recovery. Without a healthcare POA, you will have to deal with medical and insurance issues simultaneously with your recovery. So, minimize the drama! Get a healthcare POA.



#9 Minimal Risk

The healthcare POA does not give authority over personal assets, so the risk of wrongdoing by the agent is minimal, if at all.



#8 Minimal Cost



The judicial alternative is an interdiction proceeding, which can cost **THOUSANDS** of dollars more than the cost of a healthcare POA.

#7 Faulty Belief of Invincibility

You are not invincible. You are just as likely as other adults to be in a car accident.



#6 Increased risk of a fall

If you have physical limitations, you may be more prone to accidents leading to injury.



#5 Procrastination is risky

It takes four people to formalize a POA: the notary, two witnesses and the principal. What if it is after business hours or a holiday when you need to execute a healthcare POA-will you be able to find a notary? What if your notary is not available on the spur of the moment? What if you find a notary, but can't find the witnesses, what will you do then, with time running out? So, don't roll the dice. Take care of getting a healthcare POA now when the pressure is off.



#4 Privacy Rules

To comply with legally mandated privacy rules, your insurance company and government agencies will not likely divulge your personal information to a third party without your consent. How can someone else manage your insurance claims if they can't even find out what the terms of your insurance policy are?



#3 Time Is Of The Essence

The principal must be able to sign his name, not be under the influence of altering medication and be able to read and understand the POA and communicate to the notary that he understands it. An illness or injury can be of such a degree that any one of these criteria cannot be satisfied and thus it will be too late to get a healthcare POA.



#2 Increased likelihood of mental impairment

As we age, there's an increased likelihood of illnesses that affect mental abilities, such as stroke and dementia. In addition, medications can hamper mental capabilities. Once this happens, it's too late to execute a healthcare POA.



And the #1 reason you need a healthcare POA is to ease the burden on your loved ones.

It's the considerate thing to do for your family. It is stressful enough just to have a loved one that is ill, don't add to the stress on those that will be taking care of you by failing to have a healthcare POA. Make life as simple as you can for them. So, don't do it for yourself, do it for your family.