



***Dear Clients and Friends,***

It is a fact that a significant amount of the dollars spent on health care in the United States is spent in the waning days of someone's life. In many ways, that reflects the compassion the American people have since other countries may restrict the availability of care when the outcome is expected to be unchanged.

But, it's clear that some people – in fact many people – have specific ideas on how much or how little care they want in serious or terminal medical situations. An advance directive is a legal way to make one's wishes known and enforceable.

*Sincerely yours,  
Jim Lill, CEO*

## **Advance Directives**

There is a growing awareness among employees regarding medical treatment that some would define as "invasive." Many employees worry that, should they become incapacitated, that they will not be treated in a way that they prefer.

Advance directives – most commonly "living wills" – tell a doctor or other medical provider what kind of care a patient wants if they are unable to speak for themselves. The concept of advance directives has been growing as many hospitals ask patients if they have one when they are admitted to the hospital.

A "living will" is one type of advance directive. A "living will" is a written, legal document that establishes the scope of medical care that should be provided in case of a serious or terminal illness.

There are a number of services

available at little or no cost to complete a "living will."

Another form of advance directive is the "durable power of attorney for health care." This legal document requires that the patient name the person who will make medical decisions if the patient is unable to do so. It is useful in situations where the patient is unconscious. But, the patient must have someone whom they trust who also understands what their wishes are.

A "do not resuscitate order" (DNR) is a request that a patient does not wish to be resuscitated if his heart stops or he stops breathing. Copies of DNR orders are typically kept in a patient's medical chart. Samples of advance directives are easily obtained on the Internet.

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