

"serving those who serve us"

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Take Charge of Your End of Life Decisions

Dr. Elizabeth Kubler-Ross once declared America to be a "death denying society." Perhaps this is why an overwhelming majority of adults express a strong desire to be in charge of their final choices and decisions, yet according to the American Bar Association, fewer than 20% have actually stipulated their end-of-life desires in writing. Dr. Gary Greenberg, a professor of medicine at the University of California at San Diego hopes to change this sad statistic. He heads up a group of physicians who are advocating the early drafting of end-of-life decisions and admits that "thinking about one's last days is certainly not something that any of us wants to do." But clearly telling people what you want *before* you become incapacitated insures that your wishes will be carried out and will protect your family from the stress of second-guessing what you would have them do. Dr. Greenberg's committee suggests three key components of such a written statement:

- A living will This legal document should be drawn up by an attorney and lets you set limits regarding "extraordinary" resuscitation efforts including blood transfusions, mechanical breathing, surgery and invasive measures to provide nutrition and fluids. Living wills often list one's desires about organ donations as well.
- A healthcare power of attorney This allows you to pre-select someone you trust to make medical decisions for you if you become incapacitated. This individual should be someone with whom you have discussed your wishes in detail and will be called upon to make medical decisions not specifically stipulated in your living will.
- A financial plan The end of life can be a time of enormous and unexpected expense, despite the presence of health insurance. The financial plan alerts your family and caregivers to special funds or accounts that you may have set aside for such expenses, or it may direct them toward those savings accounts that you would wish to exhaust first for these purposes.

It is highly recommended that you begin to discuss your choices and options with an attorney. Your Employee Assistance Program can refer you to an appropriate resource.