

# 18 Legal Documents to Assist Aging Adults



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The following information and documents will be helpful in your effort to assist aging parents

- 1 Durable Medical Power of Attorney** - Also called a Health Care Proxy, Healthcare Power of Attorney, or Living Will, a Durable Medical Power Of Attorney is a type of advance directive that designates a person to make healthcare decisions for you if you are not able to do so.
- 2 Durable Power of Attorney for financial decisions** - A Durable Power of Attorney is a document that gives one individual the legal right to appoint another person to act on their behalf in financial affairs.
- 3 HIPAA release form for all physicians** - Most clinics, hospitals, and dental or healthcare providers have their own HIPAA release forms for patients, which authorizes the disclosure of all or a part of the principal's health details. This will allow you to request details on a senior's care, schedule appointments, and coordinate care.
- 4 Will or Trust** - Wills and Trusts are legal binding documents that provide instructions regarding an individual's wishes for the management and distribution of their assets. While a Will only comes into effect after the death of the individual writing the Will, a Trust allows for the appointment of another individual to manage assets while they are living and distribute the assets once an individual passes.
- 5 End of life instructions** - a difficult topic but a necessary one. This includes decisions to be made about Do Not Resuscitate (DNR) wishes, Hospice, Organ donations and funeral wishes.
- 6 Birth certificates** - Seniors (and everyone) should keep their birth certificates somewhere that is accessible to their adult children or other loved ones.
- 7 Deeds to the home** - Knowing where the deed to the house the senior is living in can make the process of selling or changing home ownership that much easier.
- 8 Bank account information** - Adult children should at least know at which financial institutions their senior parents do their banking.
- 9 Financial account(s) information** - Just like bank account info, stocks, bonds, and brokerage accounts and contact information should be recorded somewhere.
- 10 Health, Dental & Vision Insurance policies** - Should the senior need medical attention, you will need to know who their insurance carrier is, aside from Medicare.

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- 11 **Veteran's discharge papers** - When vets are discharged, they receive discharge papers that are needed for such things as VA benefits, reduced mortgage rates, VA pensions, etc.
- 12 **Death certificate of spouse, if applicable** - A death certificate may be necessary to sell the house, the car, transfer accounts, etc.
- 13 **Divorce decrees** - If the senior has been divorced, having divorce decree available will spell out any conditions that adult children should be aware of.
- 14 **Citizenship papers** - Adult children or the relatives who are caring for an elderly loved one should be able to locate citizenship papers if the senior has become a citizen.
- 15 **Retirement accounts & pensions** - Knowing this information ensures that the individual receives the benefits they deserve. The company will need to be notified if the senior moves or has a change in bank information to prevent interruption in payments or access to funds.
- 16 **Debt documentation** - This includes information for credit cards, loans, purchase contracts, rental agreements, etc. These accounts will need to be paid.
- 17 **Vehicle titles** - If your senior parent can no longer drive or becomes incapacitated, someone will need to sell their vehicle, so the title should be kept in an easily accessible place.
- 18 **Social security number** - It's not a bad idea to have at least a copy of the social security card on file just in case it's needed for any reason. Although that information would most likely already be recorded with some of the other documents listed above.

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