

NAVIGATING END OF LIFE ISSUES WITH CLIENTS

Julie Griffin, MSW, MSG

(NACSW-CA Presentation 08/02/2014, Highland, CA)

ON-LINE RESOURCES

The *Conversation Project* is dedicated to helping people talk about their wishes for end-of-life care.

<http://theconversationproject.org/about/>

Too many people are dying in a way they wouldn't choose, and too many of their loved ones are left feeling bereaved, guilty, and uncertain.

It's time to transform our culture so we shift from *not* talking about dying to talking about it.

It's time to share the way we want to live at the end of our lives. And it's time to communicate about the kind of care we want and don't want for ourselves.

We believe that the place for this to begin is at the kitchen table with the people we love -
Not in the intensive care unit - before it's too late.

Together we can make these difficult conversations easier.

We can make sure that our own wishes and those of our loved ones are expressed and respected.

HAVE YOU HAD THE CONVERSATION?

Why it's important:

60% of people say that making sure their family is not burdened by tough decisions is "extremely important"

56% have not communicated their end-of-life wishes

One conversation can make all the difference.

Source: Survey of Californians by the California HealthCare Foundation (2012)

Remember:

You don't need to talk about it just yet. Just think about it.

You can start out by writing a letter—to yourself, a loved one, or a friend.

Think about having a practice conversation with a friend.

These conversations may reveal that you and your loved ones disagree. That's okay.

It's important to simply know this, and to continue talking about it now—not during a medical crisis.



<http://www.ihf.org/Pages/default.aspx>

[Conversation Starter Kit \(12 pgs\)](#)

<http://theconversationproject.org/wp-content/uploads/2013/01/TCP-StarterKit.pdf> (English; also in Spanish, French, & Mandarin)

NAVIGATING END OF LIFE ISSUES WITH CLIENTS

ON-LINE RESOURCES *Continued*



<http://www.everplans.com> *A secure website for storing all personal documents and plans.*

Here are some of the essential documents, accounts, and types of information that you may want to organize to help your family settle your affairs when the time comes:

Insurance policies: Life insurance, Health insurance, Car insurance, Home insurance, Other insurance policies (theft, fire, earthquake, etc.)

Bank accounts: Checking accounts, Savings accounts, Money market accounts, Certificates of deposit (CDs), Debit cards, Credit cards
Card number/ Expiration date/ Recent account statements /Login and password information for online account management

Mortgages or loans: Company through which mortgage or loan was given / A copy of the mortgage or loan agreement

Tax returns: Most recent W-2 forms or federal self-employment tax return, Income tax returns for the current and previous year

Pension plans and retirement benefit information: Provide copies and organizational contact information. Include any required beneficiary and authorization forms.

Titles or deeds to any property: Residential, Commercial, Land, Vehicles, Boats, Airplanes

Investment portfolios: Stocks, Bonds, Mutual funds

Will: Copy of the will, Copies of previous versions of the will, Name of attorney or law firm that helped create the will, *if applicable*

Trusts: Declarations of trust or trust agreements, Name of attorney or law firm that helped create the trust, *if applicable*; Bank accounts associated with the trust

Power of attorney: Name of the person (agent) appointed to power of attorney, Power of attorney documentation (copy), Name of attorney or law firm that helped create the POA, *if applicable*

Safe deposit box: Location of safe deposit box, Safe deposit box keys or location of safe deposit box keys

List/ Name professionals who have helped: Lawyer, Accountant, Insurance agent

Advance directive: Living will, Health care power of attorney, Do Not Resuscitate (DNR)

Proof of identity and relationships: Social Security card, Armed Forces discharge papers (DD214), Birth certificate, Death certificate, Marriage certificates, Divorce certificates, Prenuptial agreements, Divorce settlements.

Household utilities (Account numbers & whose name on account): Electricity, Gas, Water, Phone, Cable, Internet

Automatically renewing medications: Names of medications, Name of pharmacy where medications are renewed, Name of doctor who prescribed medication, Prescription numbers

Email Accounts: passwords

Online businesses: Amazon, PayPal, Ebay, ect

Social media: Facebook, Twitter, LinkedIn, ect

NAVIGATING END OF LIFE ISSUES WITH CLIENTS

ON-LINE RESOURCES Continued



<http://www.agingwithdignity.org/five-wishes.php>



<https://mydirectives.com/> (MyDirectives is available worldwide in North American English).



<https://www.prepareforyourcare.org/>



<http://bestendings.com/> End-of-life wishes: think, talk, learn, plan, and share.



<http://www.lifemattersmedia.org/>



<http://www.goodendoflife.com/>



<https://www.deathwise.org/>

ALSO CONSIDER: An ETHICAL WILL 

Writing an ethical will allows you to communicate your personal story to your family, share your thoughts and memories of your life, and leave a document that details your accomplishments and values. By leaving your family with your ethical will, you will be leaving something meaningful behind, so they—and future generations—can learn from you and remember your stories after you are gone.

You can also experience the benefits of writing your ethical will *during* your life. By articulating what you value most in life, reflecting on your personal experiences, and thinking about the decisions you've made, you can learn more about yourself. In this way, an ethical will can be used as a tool for self-reflection and, if you're so inclined, self-improvement.

Ethical wills can also be a tool for distributing personal property that has little financial value. Examples of the type of property that might be included in an ethical will are:

Family photographs/ Recipes/ Items of clothing/ Other objects with great personal (but not necessarily commercial) value

Ethical wills can also be used to explain to your survivors your intentions behind the decisions you made in your legal will, in case you think there may be any confusion or bad feelings.

Accelerated Death Benefit	Provides financial assistance if you become diagnosed with a terminal illness.
Accidental Death Benefit (Double Indemnity)	Your beneficiaries receive an additional payout, often double the amount they'd normally receive, if your death occurs as the result of an accident.
Accountable Care Organization (ACO)	A network of hospitals and health care providers that treat Medicare patients based on shared responsibility, ideally resulting in more integrated and lower-cost care.
Advance Directive	A legally-binding statement for how you would like to be treated at the end of your life. Consists of two parts: naming a Healthcare Proxy and creating a Living Will.
Assisted Living	When you can manage your own care but need access to medical assistance and occasional help with activities of daily living.
Beneficiary	The person or people who ultimately receive the property or assets in a Will, Trust or Life Insurance policy.
Bequest	A gift of an item of personal property (that's anything but real estate) made at death.
Cardiopulmonary resuscitation (CPR)	A procedure to keep the heart beating and oxygen flowing until more advanced life-saving techniques can be administered.
Contingent Beneficiary	The person or people who gets the Life Insurance money if your primary beneficiary isn't alive if/when you die.
Digital Estate	All your digital assets like email, social media accounts, online photos, etc...
Do Not Resuscitate (DNR)	A form you fill out with your doctor when you don't want CPR or similar life-saving treatments if your heart or breathing stops.
Durable POA	This goes into effect the moment the paperwork is signed and kicks in if you're deemed mentally incompetent.
Estate	A fancy way of saying "all the stuff you own."
Ethical Will	A non-legal but personal "letter to your family" explaining your decisions, values, recipes, and whatever else you believe is important for them to know.
Executor	Person who has to make sure all the stuff in your Will gets done.
Family Income Benefit Rider	This is geared towards growing families and provides monthly income for a set number of months in addition to death benefits.
Grantor	The person who creates the trust (also known as "donor," "settlor," or "trustor")
Guardian	If you have kids or dependents under 18 this is the person or people who get them.
Guardian of Estate	The person or people who handle the money you leave for your kids.
Health Care Proxy (a.k.a. Health Care Power of Attorney)	A person who can make health care decisions on your behalf should you no longer be able to do so.
Home Care Aides (HCA)	Non-certified people who provide help with household duties and general care.
Home Health Aides (HHA)	People who've received formal medical training (usually certified nursing assistants) and can provide basic healthcare services.
Hospice	Provides comfort and dignity to patients at the end of life. It often takes place in the patient's home and includes pain and symptom management and providing support to the patient and the family.

In-home care (a.k.a. Home Health Care)	When you want to live at home but need some help with activities of daily living. This often requires modifications to your current residence.
Intangible Personal Property	Stuff such as stocks, bonds, and other forms of business ownership, as well as intellectual property, royalties, patents, and copyrights, etc...
Intestacy Laws	How the courts determine who gets all the assets and property when you die without a Will. (Note: This varies from state-to-state.)
Intestate	When a person dies without a Will.
Irrevocable Life Insurance Trust (ILIT)	This is used to avoid estate taxes on insurance payouts.
Irrevocable Trust	A trust that can't be modified, not even by a creditor or judge. Once property is in this trust, it's no longer owned by you. It's the trusts', but you are typically allowed to still live in the home, drive the car, or run the company owned by the trust.
Joint Tenancy	Any property you own equally with someone else. Example: A house you own with your spouse. (That rhymes!)
Living Trusts	When a trust is immediately effective upon creation.
Living Will	This addresses the types of medical treatments you want, and the types you don't want, if you're suffering from a terminal or progressive illness, if you're ill and unlikely to recover, or if you're in a coma.
Long-Term Care Insurance (LTC)	Provides care and services if you should become unable to manage your own care due to disabling medical, physical, or cognitive conditions.
Medicaid	Federal and state-funded program offering health care for the needy regardless of age.
Medicare	Government administered health insurance for people over 65.
Non-Durable POA	This is used when you need someone to take care of a specific financial or legal goal and expires if or when you're declared mentally incompetent.
Nursing Home	When you need a high level of medical care--there are doctors or nurses on the premises at all times--in addition to help with activities of daily living.
Organ Procurement and Transplantation Network (OPTN)	The unified transplant network established by the United States Congress under the National Organ Transplant Act (NOTA) of 1984.
Organ Procurement Organization (OPO)	Private non-profit organizations tasked with increasing the number of registered donors, and coordinating the donation process when donors become available.
Palliative Care	Care for people with serious illnesses that focuses on relieving pain and other symptoms, and improving the comfort and quality of life.
Permanent Insurance	Also known as "Whole Life" never expires. You either pay it all at once, which is very expensive, or in installments, which is also very expensive, but it lasts forever.
Physicians Orders for Life Sustaining Treatment (POLST)	A legal document for people with advanced progressive illnesses that specifies the type of care a person would like in an emergency medical situation. It also goes by: MOST, MOLST, POST and TPOPP.
Pour-Over Will	This funnels any assets in your name into an already-created trust when you die. This can help speed up the Probate process.
Power of Attorney (POA)	A person who handles all your legal and financial matters if you're unable to do it yourself.

Premium	Monthly or annual fees you pay to keep your insurance policy alive.
Principal	The property or assets themselves, including money, which is held in the trust and managed by the trustee.
Probate	The process when the court verifies the legality of the will and confirms the executor for the estate. It's about as exciting as it sounds, and can take months or years, but once it's done you can get down to business.
Residuary Beneficiary	The person who takes charge over all the remaining assets you don't leave to named specific people.
Residuary Estate	All the extra stuff left over from your estate you don't think is worth listing out separately. (Example: Stereo system, end table, power saw, lamp shaped like a tiger...)
Revocable Trust	A trust that can be modified or terminated at any time during your life.
Riders	Additional provisions added in, usually at a cost, that customize a standard policy. It's like adding power windows and heated seats to the car. It's not necessary but makes it a lot more comfy.
Springing POA	This "springs" into action if you become seriously ill or injured.
Successor Trustee	If the Primary Trustee you name isn't able to serve as trustee for any reason, this person steps up and does it.
Term Insurance	This covers you for a set amount of time. If you have a 20-year plan, and you keep up payment and die within those 20 years, then it pays out.
Testamentary Trusts	A trust that doesn't become effective until after death.
Trustee	The person, people, or entity (such as a bank) that holds the Trust property or assets with a legal obligation to administer it solely for the purposes specified.
Trusts	A place where you put money or assets to protect it from taxes, or keep it safe for minors and irresponsible spenders.
Unproductive Property	Stuff such as cars, artwork, jewelry, and furniture, etc...
Ventilator or Respirator	A machine that helps you breathe.
Will (a.k.a. Last Will and Testament)	A legal document specifying what should be done with your property after you die.