



# Create an AHCD for yourself, your family

I'm not going to die anytime soon. I'm too busy. It's too expensive. It's intimidating. I do not know enough for it to matter.

If you have used any of these excuses to postpone estate and health care planning, you are not alone. But you are making a bad decision for yourself and — perhaps more importantly — for your loved ones.

No question about it, the idea of such planning is uncomfortable. No one wants to contemplate incapacity and death, especially when children are involved. But while the anticipation of planning may be unnerving, the reality of

completing the planning is quite the contrary. Providing for ourselves and our loved ones is the right thing to do and it is easier to accomplish than we may realize.

To that end, this is the first of a series of articles focused on debunking the excuses used to avoid the uncomfortable. Each article will examine a different component of estate and medical planning, including how it impacts your family.

We begin with medical planning, which helps you and your loved ones during

your lifetime. It enables the people you choose to help you in the event that you become incapacitated — either through accident or illness — by empowering them to work with your doctors and insurance companies, and to take care of you. Moreover, proper medical planning ensures that your wishes will be known.

Take the tragic case of Terri Schiavo, who at age 26 suffered massive brain damage after collapsing in cardiac arrest. Kept alive by machines and feeding tubes, the tragedy pitted her husband and

parents against one another in a seven-year court battle over whether to terminate her life support. Had her wishes been known, her family could have worked together to honor those wishes rather than fighting each other in court, with judges unknown to the family deciding her fate.

Conflicts like this are not unusual. They arise when a loved one is on life support and the family cannot agree on what to do. Should the loved one be allowed to die, or should he or she remain on life support indefinitely?

This conflict can often be avoided through the use of an Advance Health Care Directive. An advance directive is a short document that is a direct communication from you to your treating physicians. It controls your care in the event you become incapacitated, so that your wishes are followed. Perhaps most importantly, it takes the burden of choice off of your loved ones, who should not be forced to make difficult decisions at a time of emotional distress and vulnerability. Because none of us is immune at any age

from a car accident, stroke or any other unexpected or life altering event, it is never too soon to consider obtaining an advance directive. And while it is a powerful document, it is easy and inexpensive to obtain. So there simply is no excuse.

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