

Preparing for Future Health Care Needs

Many people assume that their family members would automatically be able to make decisions about medical treatments if they were to become incapacitated—for example, if they were unconscious or so ill they were unable to communicate.

Rules vary from state to state, so it is important to have a plan ahead of time to avoid disagreements around treatment issues if you are incapacitated. These planning documents can help ensure that decisions made on your behalf meet your needs and preferences.

- **Advance directive:** A generic term for a document that you use to appoint an agent and/or record your wishes about medical treatment based on your values and preferences. If you have an advance directive, be sure to give those documents to the hospital each time you are admitted.
- **Health care proxy, also called a durable medical power of attorney:** A document that names someone you trust as your proxy, or agent, to express your wishes and make health care decisions for you if you are unable to speak for yourself. This document is considered durable because it remains in force if you are incapacitated.
- **Living will:** A written record of the type of medical care you would want in specific circumstances. It can be used to make treatment decisions if you can no longer communicate your wishes because you are incapacitated by a temporary or permanent injury or illness.
- **Power of attorney:** A document—typically prepared by a lawyer—that names someone you trust as your agent to make property, financial, and other legal decisions on your behalf.
- **Do-not-resuscitate order:** An order that tells medical staff in a hospital or nursing facility that you do not want them to try to return your heart to a normal rhythm if it stops beating or is beating unsustainably using CPR or other life-

support measures. A **do-not-intubate order** tells medical staff that you do not want to be put on a breathing machine.

- **Physicians' Order for Life-Sustaining Treatment form:** A physician typically fills out and signs this form when you are at the end of your life or critically ill. You discuss with the physician the specific decisions that might need to be made on your behalf.

Who should I contact if I have questions?

In most cases, you do not need a specific form or a lawyer to create a living will or to make someone your health care proxy. Note that unlike a health care proxy or living will, power of attorney documents typically must be prepared by a lawyer. For help creating these documents or information on how to comply with your state's rules, contact:

- An elder lawyer
- Your state's attorney general office or department of health
- American Bar Association Commission on Law and Aging
- Your state bar association
- Your local hospital

Call **1-800-MEDICARE** if you would like to appoint a representative to communicate with Medicare on your behalf.

Contact **Social Security** to appoint a representative to communicate with Social Security on your behalf. Social Security's national helpline number is 800-772-1213.

Contact **the Eldercare Locator** for help finding local legal, health, and other services for older adults and caregiver. Visit www.eldercare.acl.gov or call 800-677-1116

Contact the **National Hospice and Palliative Care Organization** for help with end-of-life issues and state-specific advance directive forms for all 50 states and Washington, DC. Visit www.nhpc.org or call 703-837-1500.



Contact your **State Health Insurance Assistance Program (SHIP)** if you have questions about Medicare costs or coverage or if you need help appealing a denial or discharge.

Contact your **Senior Medicare Patrol (SMP)** if you believe you have experienced Medicare fraud, abuse, or errors.

How can I avoid Medicare fraud, errors, and abuse? Medicare fraud, errors, and abuse involve a wide range of behaviors that result in unnecessary costs to the Medicare program. It is important to recognize potentially fraudulent activities by providers and suppliers.

- **Protect your Medicare number and only give it to your doctors and other providers.**
- **Be careful when others ask for your personal information or offer free services as long as you provide your Medicare number.**
- **Check your Medicare Summary Notices (MSNs) if you have Original Medicare, or your Explanations of Benefits (EOBs) if you have a Medicare Advantage Plan, and billing statements regularly.**

Carefully look for any suspicious charges or errors. Providers are not permitted to routinely waive cost-sharing or offer gifts or financial incentives for you to receive services from them. If you see any suspicious charges or have any reason to believe your provider is inappropriately billing Medicare, call your provider to see if they have made a billing error. If you suspect a health care provider of Medicare fraud, errors, or abuse, contact your Senior Medicare Patrol (SMP). SMP contact information is below.



LOCAL HELP FOR PEOPLE WITH MEDICARE



SHIP and SMP contact information

Local SHIP contact information	Local SMP contact information
SHIP toll-free: 1-800-243-5463	SMP toll-free: 1-800-243-5463
NARCOG: Serving Cullman, Lawrence, Morgan Counties	www.narco.org
To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org
<p>SHIP National Technical Assistance Center: 877-839-2675 www.shiptacenter.org info@shiptacenter.org SMP National Resource Center: 877-808-2468 www.smpresource.org info@smpresource.org</p> <p>© 2020 Medicare Rights Center www.medicareinteractive.org September 2020 Medicare Minute</p> <p><i>The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center.</i></p> <p><i>This document was supported, in part, by grant numbers 90SATC0001 and 90MPCRC0001 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201.</i></p>	