

# Get a Legal “Check Up”

Avoid serious legal problems later by “checking up” on your legal documents and finding out more about your options today. You can check some of these boxes yourself but should also talk to an attorney or options counselor if you have questions or concerns.

- ◆ Check your “Living Will.”
  - ◆ Have you stated what kinds of measures you want your doctors to take if you are in a permanent coma?
  - ◆ Do your trusted friends and family and doctors know your wishes?
  - ◆ Do your doctors have a copy of your document?
- ◆ Check your Durable Power of Attorney for Health Care.
  - ◆ Have you named someone you trust to make medical decisions in an emergency if you can’t?
  - ◆ Did you name a substitute person in case your first choice is not available?
  - ◆ Do the people you chose know your wishes about health decisions?
  - ◆ Do the people you chose know each have a copy of your document?
  - ◆ Do your doctors have a copy?
  - ◆ Check to make sure your Power of Attorney document is durable.
- ◆ Decide whether to create a Durable Power of Attorney for Financial Affairs.
  - ◆ Is there someone you can trust to act as your agent?
  - ◆ Have you named a trusted person to make financial decisions for you if you can’t?
  - ◆ Do you know what kinds of powers the agent will have or has?
  - ◆ Does the agent have too much or too little decision-making power?
  - ◆ Do you know if the agent has the power right now, or does it “spring” into action if you lose capacity?
  - ◆ Check to make sure your Power of Attorney document is notarized.
  - ◆ Does your agent know where the Power of Attorney document is located?
- ◆ Check your Will.
  - ◆ Do you have a valid, updated will?
  - ◆ Is it kept in a safe place?
  - ◆ Does a person you trust know where it is?
  - ◆ Does your will still accurately spell out who should get your property?

- ◆ Check your Lease.
  - ◆ Do you have a copy of your lease?
  - ◆ Do you understand your rights and responsibilities under the lease?
  - ◆ Do you know when the lease ends?
  - ◆ Do you know all of your other housing options, including potential eligibility for federal housing programs?
- ◆ Be Aware of Identity Theft and Financial Exploitation
  - ◆ Review your bank and credit card statements monthly
  - ◆ Review your credit report annually
  - ◆ Use strong passwords and don't share them with anyone
  - ◆ Do not share your Social Security or Medicare numbers unless absolutely necessary
- ◆ Check your eligibility for health care and other public benefits?
  - ◆ Have you talked to an options counselor or an attorney about how to pay for health care (especially long term care) in the future?
  - ◆ Do you qualify for Medicaid programs to help pay your Medicare premiums (QMB or SLMB)?
  - ◆ Do you qualify for SNAP (food stamp) assistance?
  - ◆ Do you qualify for cash assistance (AABD)?

