

# Being Prepared

*A resource guide for end-of-life decisions  
and planning*





## *How to use this resource guide*

We intend for this guide to be a starting point for you and your family to discuss critical issues and for you to list information your family will need when you can no longer help them find information. We suggest making this a family project and having everyone complete the information together.

Some of this information and the terminology may not be familiar to you. We have tried to explain things clearly but we thought it would be helpful to provide a glossary at the end of the guide. Words in bold, like this **Power of Attorney** are in the glossary. We have also provided additional suggestions from our personal experience. Those comments are in italics, like this (*Start now*).

## *Recognition*

We hope you find this guide useful. This guide was created by the Governor's Commission on Senior Services' General Issues Committee. We would like to recognize Mariana Bornholdt, Don Butsch, Estill Deitz, Robey Eldridge, and Dolores Raymond, members and former members of the Governor's Commission on Senior Services, for their work on this project. We also thank our staff, Jane-ellen Weidanz and Sherry Whitehead, for completing this guide.

We would like to thank the many seniors across the state who reviewed the draft document and provided wonderful suggestions. We would especially like to thank the members of the Rogue Valley Council of Government's Senior Advisory Council, the Long Term Care Advisory Committee and staff at the Medford offices of Rogue Valley Council of Government and the Department of Human Services, Seniors and People with Disabilities.

# *Overview*

The Governor's Commission on Senior Services created this resource guide as a service to Oregon's older adults and their families. We know that it can be hard to talk to our families about our finances, our desires for health care, and about our wishes for when we die. However, it is only through conversations with our families that they will know where to find critical information and be able to carry out our wishes.

When we started this project we were surprised to see how much information is out there to help families plan for end-of-life decisions. However, we felt that much of the information was scattered among many sources, was often too long or too much information, and was usually targeted at family members, not the older adult. We have attempted to provide a short guide to get you started. In the Resource Section, we will provide you with other sources that may be helpful to you. However, we would like to provide special recognition to two wonderful resources; AARP's *Caring Conversations, A state-specific workbook on end-of-life decisions, 1999* and Eldercare Locator's (1-800-677-1116), *Home for the Holiday, Face the Facts: Topics to Discuss Now with Your Aging Parents, 2003*.

We hope this guide will help seniors talk to their family and help everyone be prepared as we age. In this guide you will find:

- ◆ Suggestions on how to talk with your family;
- ◆ Important information to provide guidance about your finances;
- ◆ Health related information including health directives;
- ◆ Information on funerals, burials and cremations; and
- ◆ Resources that can help.

The information in this guide is very personal. You may find it too personal. You do not need to complete all of the information. However, we have found that this information helps us think through what we want to happen and what we want our families to know.

## *Safety of this information*

We suggest that you keep this guide in a safe place such as a locked filing cabinet or a safe deposit box. Remember your family and/or trusted friend will need to have access to this document in case of an emergency. You should give them a key, combination or other way to get to the information. Maybe you will want to give the document to them for safe keeping. Some of us have given our families this information in a sealed envelope with instructions that it should only be opened in case of an emergency.

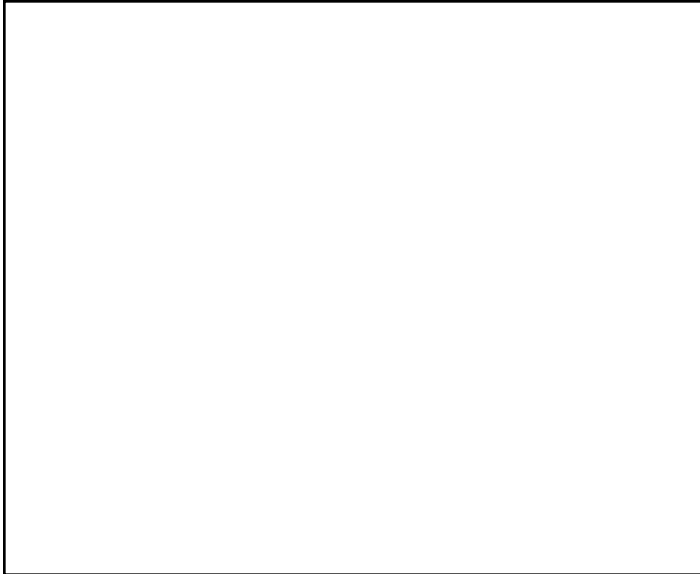
## *Talking with your family*

Many of us find it difficult to talk to our families about critical issues such as our finances, our wishes when we become ill, or what we want to have happen when we can no longer care for our own needs. However, by having these conversations, we help our families be prepared to honor our wishes and preferences. We spare them the pain of having to guess what we would want. We can prevent conflict among our loved ones.

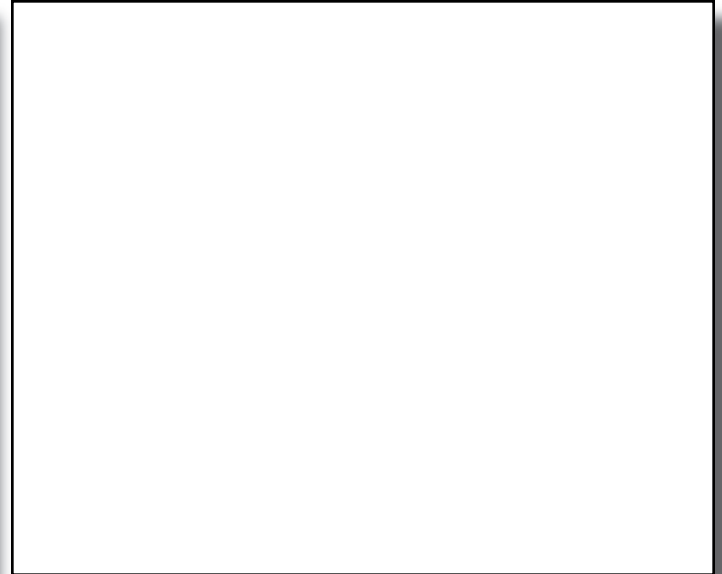
The following questions may help you think through some of the issues you may want to discuss and how to prepare to have those discussions. The boxes are there for you to jot down ideas. You can also use additional paper or the blank page at the end of the guide. You may want to go through this guide as a family so that everyone has completed it. It's a great way to start the discussion.



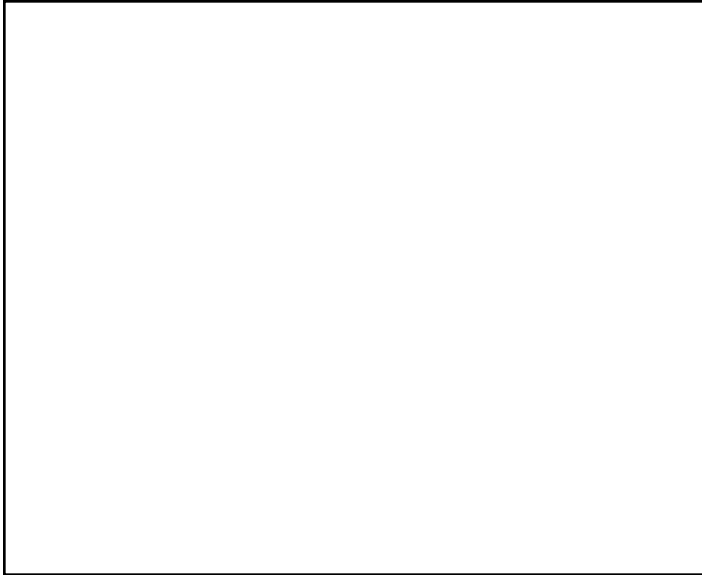
- ◆ Who should know about your wishes and desires (e.g., wife, husband, children, brothers, sisters, friends, others)?



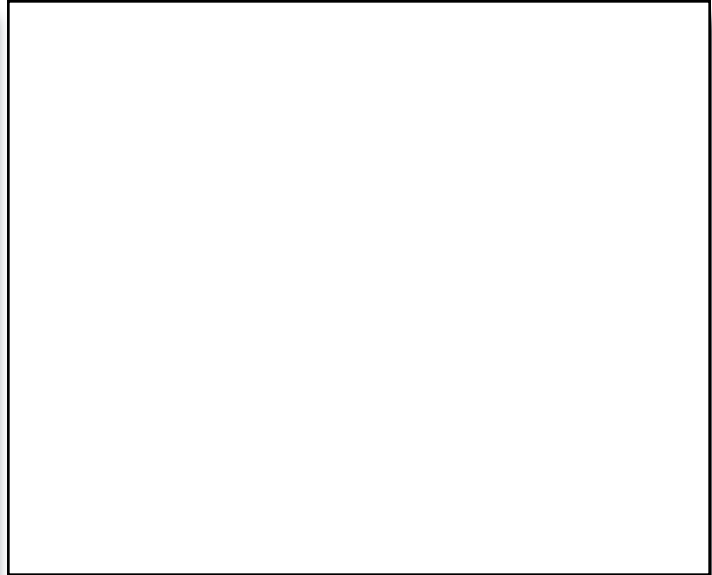
- ◆ When will you start these conversations? (*Our suggestion: set a date and time, now. These conversations are often difficult, easy to postpone and may take many discussions.*)



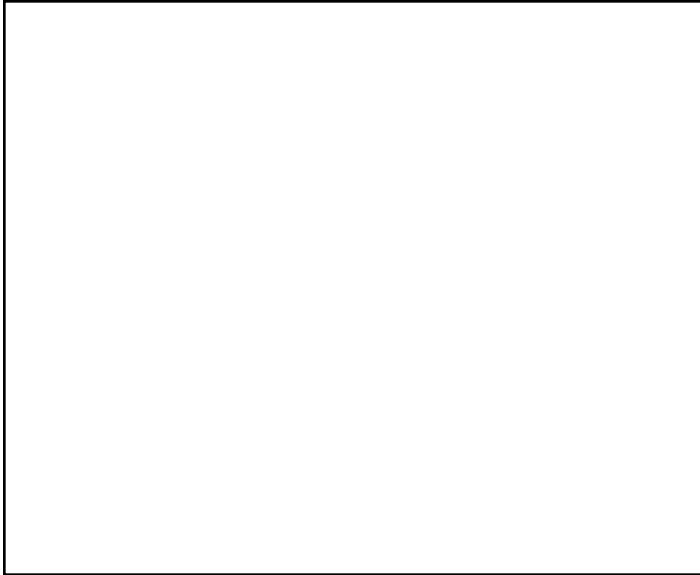
- ◆ How will you start talking about these issues? *(You know your family best. Is your family more the “get-to-the-point” type or is a more delicate approach needed? Do you need to start slow?)*



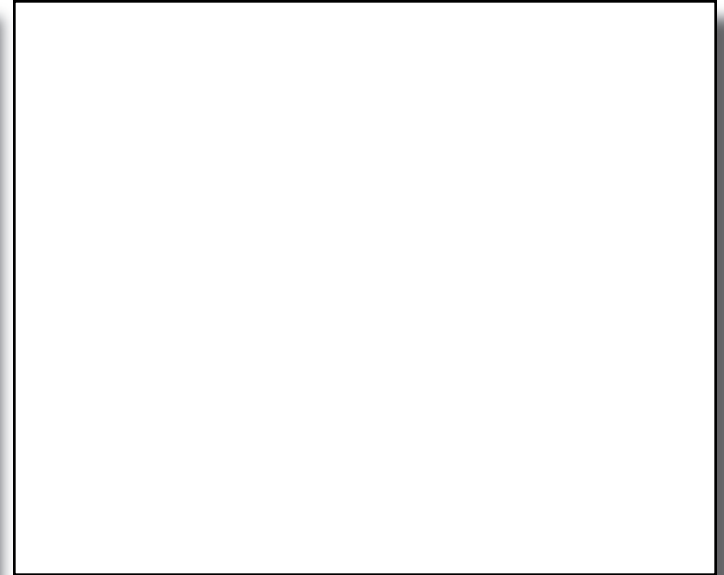
- ◆ How will you deal with resistance? *(We have found that our children often do not want to talk about these issues with us. We have had to find a way that worked for each person and be insistent.)*



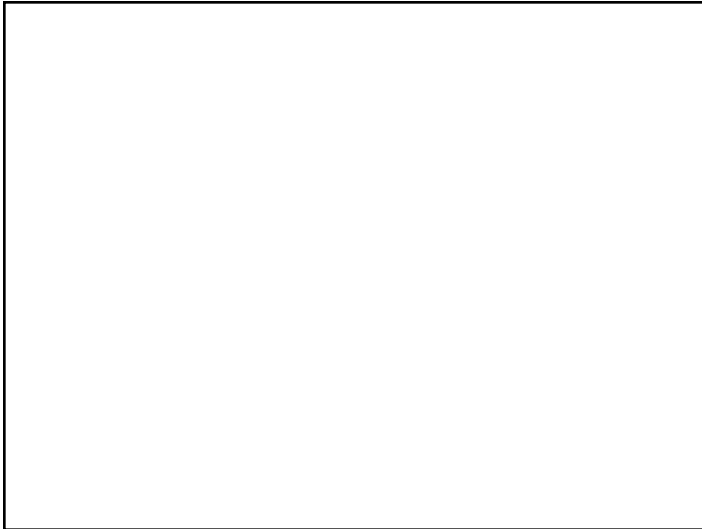
- ◆ What do you value most about your physical and/or mental well-being? *(Start discussions with your family now so they have a better understanding of desires and can follow your wishes later.)*




- ◆ What beliefs do you have that affect your concept of death and dying? *(Talk with friends, families, clergy or other trusted individuals. People need to know what we want.)*



- ◆ Who do you want to make health care decisions for you when you no longer can make decisions? Have you told them that you want them to do this? Have you completed **Advance Directive** forms? (*See Health Decisions.*)



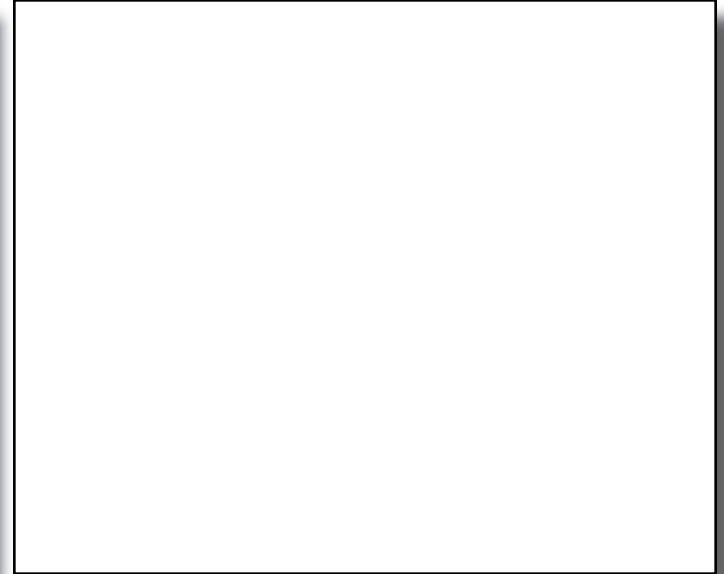
- ◆ What do you want that person or people to know about your wishes regarding health care decisions and your death? (*The more information we can provide, the better someone else's decision will mirror what we would really want.*)



- ◆ What have you decided about a funeral or a memorial service? How do you want your loved ones to celebrate your life? *(Not everyone wants a service or funeral. Let your family know now.)*

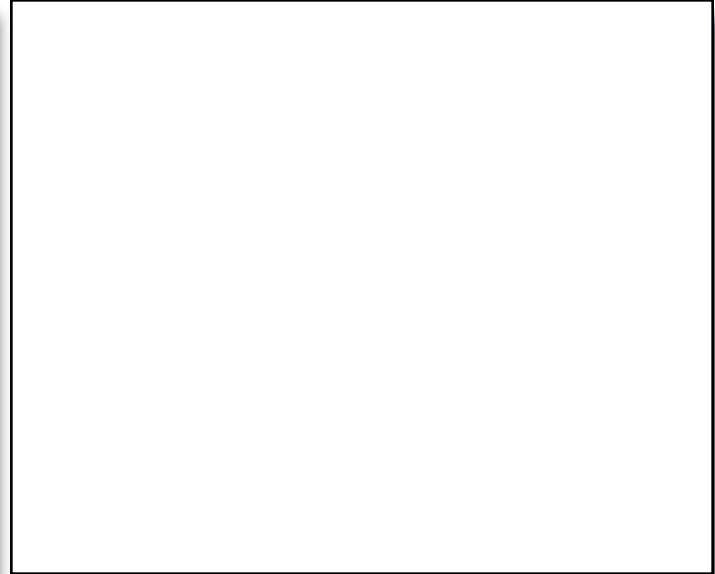
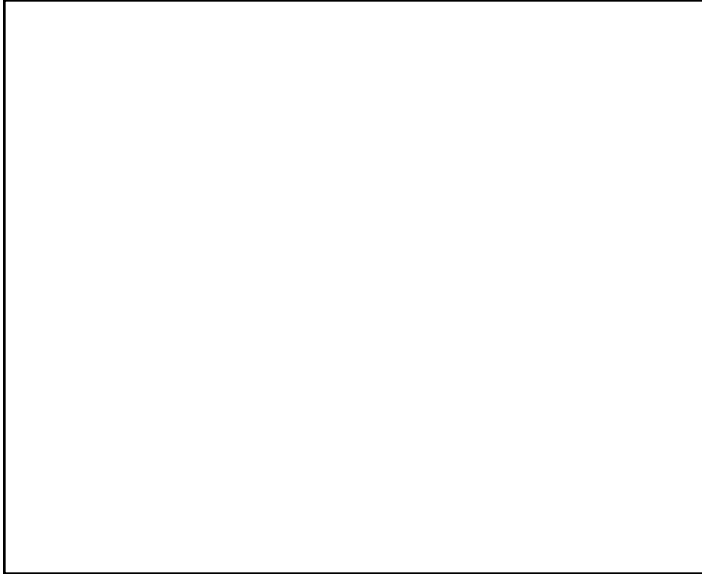


- ◆ What do you want to have happen to your remains? *(Tell your family. Many families have trouble making a decision about this issue and it can cause problems when they disagree.)*

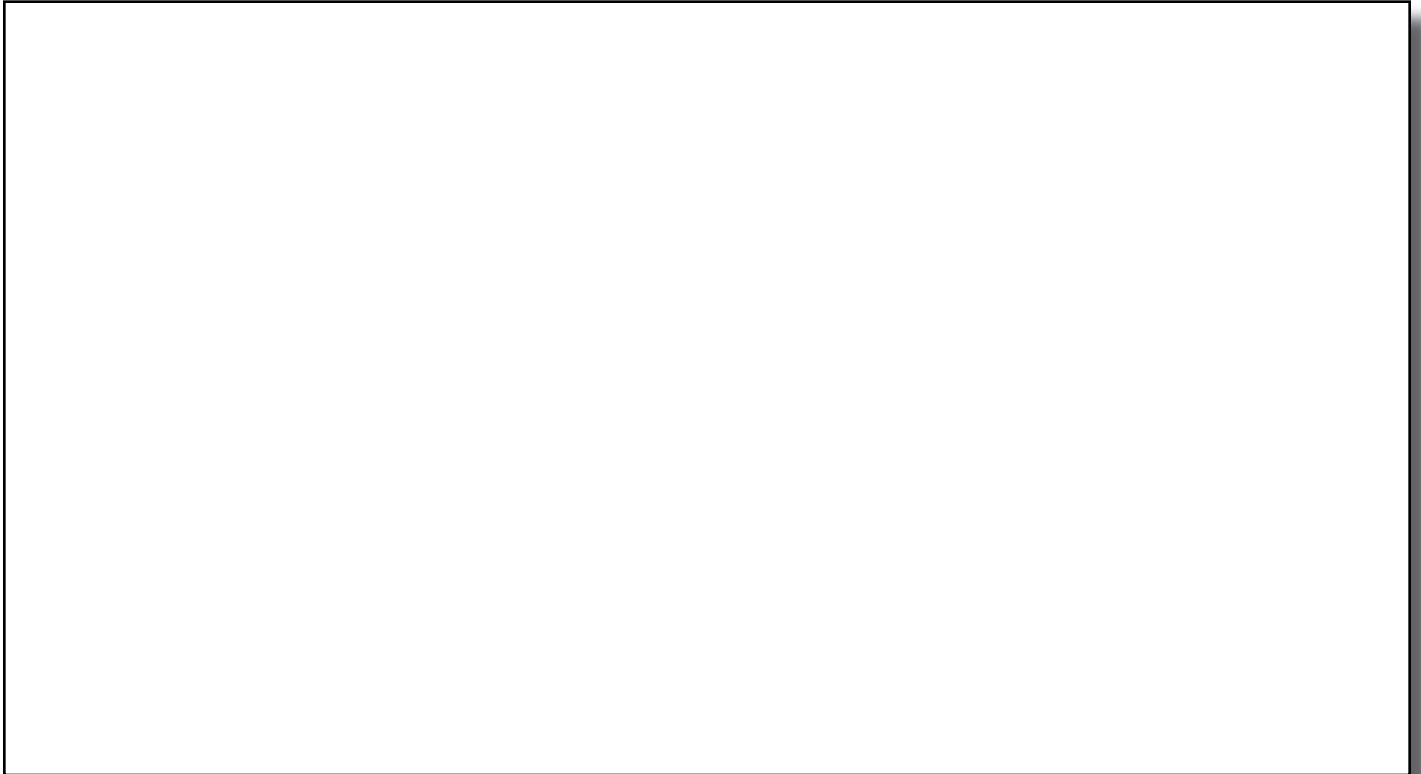


- ◆ Have you written your obituary or thoughts on what should be included? *(See “A List of Lists” later in this Guide.)*

- ◆ Do you have your finances in order? Do you have a will, living trusts, life insurance and long-term care insurance?



- ◆ Additional thoughts:



## *Financial information and other important papers*

Families are often left struggling to find critical information about our finances and other important papers that will help them when we no longer can help ourselves or have died. By developing a list and talking with our families, we can be prepared for almost any situation.

We are not financial planners or lawyers, we are seniors and advocates who think being prepared makes sense. We strongly suggest, if appropriate to your circumstances, that you speak with professionals such as a lawyer, an accountant or a banker. However, in the following pages are some things we have found useful to consider.

Some of the information in the following sections should not fall into the wrong hands. We strongly recommend that you keep this document in a safe place or have a trusted friend, relative or child keep it in a safe place.



On the next page, list the sources and the amounts you receive from social security, pensions and other sources. This will help your family make arrangements if you are not able to provide them the information. List key identification and account numbers and how often you receive these payments.

<b>Source (name, address &amp; phone)</b>	<b>ID number</b>	<b>Amount</b>	<b>Frequency (e.g., monthly, quarterly, etc.)</b>

- ◆ Have you looked into other types of income such as all the jobs you worked and **Supplemental Security Income (SSI)**?

SSI helps low-income seniors and people with disabilities by providing an additional check each month. The Social Security Administration can tell you if you qualify.

- ◆ Are you having trouble meeting health care costs? If yes, have you asked the Department of Human Services or other local social service office to see if you qualify for assistance? (*See Resources Section*)

If your income is low enough, the state can help pay for your Medicare Part B premium, co-insurance, and deductibles. You may also qualify for additional assistance.

- ◆ Who can get to your important financial information in case of an emergency?  
*(You may want to consider adding trusted family members to your accounts but be careful. You don't want to become a victim of financial abuse.)*
- ◆ Do you have any of the following important papers and documents? Where do you keep them?  
*(This information is critical in the event that you cannot help your family find this information.)*

<b>Key document</b>	<b>Yes or no</b>	<b>Location</b>
Living trust		
Will or wills		
Funeral directions		
Prepaid funeral plans		
Armed services records		
Veterans records		
Life insurance		

<b>Key document</b>	<b>Yes or no</b>	<b>Location</b>
Marriage license		
Divorce papers		
Other death certificates		
Home insurance		
Mortgage papers		
Payment receipts		
Income tax records		

<b>Key document</b>	<b>Yes or no</b>	<b>Location</b>
Health insurance		
Health care directives		
Health records		
POLST ( <i>See health decisions</i> )		
Birth certificates		
Social security cards		
Naturalization papers		

<b>Key document</b>	<b>Yes or no</b>	<b>Location</b>
Bank statements		
Bank account numbers		
Power of Attorney forms		
Stock, bonds & annuities		
Safe deposit box & key		
Property deeds		
Computer passwords		



## *Health decisions and directives*

Everyone has the right to control their health care. This means you have the right to hear about choices available to you and the right to accept or deny any recommended treatment. However, there may be a time when you cannot voice your wishes. In that case, it is important that your family or a trusted friend knows your what you want. You may want to discuss your options with your medical advisors, doctor, and perhaps your attorney.

In Oregon, there is a form called, *Advance Medical Directive* and *Durable Power of Attorney for Health Care*. These forms are helpful because they ask you to appoint a health care representative, someone who can make decisions for you when you can't. The forms also ask for specific desires on a variety of health issues. For an example, what would you want to have happen if you are permanently unconscious or if you are in extraordinary pain. The advance directive helps guide families and medical personnel in deciding the course of medical treatment to delay death. It usually tells them how aggressively they should try different medical treatment options.

Since the advance directive is drafted while you are still able to make decisions, it helps guide your family and medical personnel when you can't speak for yourself. You do not need to complete the entire form. You can just appoint a representative.

Please note that your representative must agree to serve in this role and must sign the necessary forms. This means that you will have to go over the form with the person you select so they understand your wishes.

None of us enjoy talking about these critical health-related issues. But it is important that you consider having these conversations now so that the individual and the family are clear about your wishes. We suggest that you keep copies with you when you travel such as in your car or RV. (*See the Resources Section for additional resources.*)

You may also choose to complete a **Physician Orders for Life-Sustaining Treatment** (POLST) with your physician or other health care professional. This one-page, two-sided, bright pink form helps health care providers honor your end-of-life treatment desires and is usually used by people with a serious health condition. The document must be filled out by your doctor or a nurse practitioner.

These are official physician order forms that follow patient wishes and treatment intentions. It is not intended to be completed by the patient or the patient's family.

It is also not an **Advance Medical Directive**. It is recommended that you have both forms completed if you have a serious medical condition.

The POLST asks for information about your preferences for resuscitation, medical conditions, the use of antibiotics — as well as artificially administered fluids and nutrition. It clearly describes the physician orders about specific medical treatments that is understandable to all medical professionals including nursing home staff, home health/hospice personnel, covering physicians and emergency medical services. It is also understandable for your loved ones. However, it does not allow you to appoint a health care representative. You will need to complete an *Advance Medical Directive* and *Durable Power of Attorney for Health Care* if you want someone else to make decisions for you when you no longer can.

The form can be updated when your wishes, beliefs or health condition changes. If you live at home, you should keep the original pink POLST form in a prominent location (e.g., on the refrigerator or in your medicine cabinet). If you live at a long-

term care facility, your POLST will be kept in your medical chart along with other medical orders.

## *Long-term care*

Long-term care is a range of social and medical services for people with chronic illnesses, physical or cognitive disabilities. When someone can no longer meet their own daily needs such as bathing, dressing, eating or moving they may need long-term care services.

Medicare pays for only skilled nursing facility care, if you meet their criteria. Medicaid pays for long-term care in a variety of settings but you must meet the state's financial and "limitation" criteria. The limitation criteria is based on activities of daily living, (e.g., can you perform activities such as bathing, dressing or getting out of bed?). We strongly urge you to investigate your options for paying for long-term care. Statistically, most people will need some level of care as they age.

We are lucky to live in Oregon because there are a wide range of options where we can receive assistance when we need it. In Oregon, we can receive services in our

own homes and can receive support through respite programs and adult day centers. When living at home is no longer an option we can choose from adult foster homes, residential care facilities, assisted living facilities or nursing facilities. Each care setting offers 24-hour care but have different living situations and meet different needs. All long-term care facilities in Oregon are inspected, licensed and monitored by the Department of Human Services.

Local Department of Human Services or Area Agency on Aging offices can help select the option that is right for you. If your income and resources meet financial guidelines, they may be able to help you pay for care. Even if you do not qualify for financial assistance, these offices can help you plan for the care you need.

The state also investigates all reports of abuse against an elderly person or a person with physical disabilities. Abuse includes neglect, abandonment, financial exploitation, sexual and physical abuse. No one should be left alone or be a victim of abuse. The state has trained staff that can help assess the situation and find ways to make it better. **If you or anyone you know is being victimized, please call 1(800) 232-3020 immediately.**

## *Arrangements after death*

Many people do not think about what has to occur after we die. It is often a difficult discussion for any person to have and people often postpone any conversations about such issues. In this section, we ask you to think about what you want to have happen after you die and what your family will need to take care of any business/ personal issues that may be remaining.

◆ Do you want a:

Funeral service

Memorial service

Neither

◆ Where do you want your service to take place?

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◆ Do you want someone in particular to conduct your service

Yes

No

If yes, who? \_\_\_\_\_

Where can your family locate this person?

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- ◆ Describe what you want to have happen at your funeral?

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- ◆ Do you want to be buried or cremated?

Buried                       Cremated

If buried, where do you want to be buried?

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If cremated, before or after service?                       Before                       After

If cremated, what do you want to happen to your ashes?

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- ◆ Do you have **pre-paid funeral arrangements**? If yes, where can your family find that information? Who is the plan with?

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## *Pre-planning for funerals*

If you want to prearrange and preplan your funeral, there are two general types of preplanning to consider:

**Prearranged funerals** are usually plans that do not include payments in advance. It allows you to plan the details of your funeral service and to be as specific as you want to be. The plan is usually done with the help of staff at the funeral home or mortuary and may include your family. Many people give copies of the plan to a close friend or a minister. You can make changes to your plan whenever you want and there is no obligation to use a particular casket, merchandise, cemetery or even funeral home, although you may want to highlight your choice on these matters.

**Prepaid funeral plans** are different than prearranged plans because there is some sort of payment involved. Prepaid funeral plans usually fall into two general types:

- **Insurance funded plans:** The insurance-funded funeral usually carries a guarantee that if the consumer dies before all contracted payments are made, the specified costs of the funeral will be covered. If inflation has caused funeral prices to rise, the plan may or may not cover this increase in the price.

Please be aware that some insurance contracts have a waiting period. This means that even though you have made all the payments, you will only receive the amount you have paid plus some accrued interest, or a limited percentage of the full benefit. This usually applies if the insured dies in the early years of the contract. This provision is in the contract, but many people do not understand what it means.

Another consideration to be aware of is that you will be paying a premium for the protection that the insurance provides. If you live longer than the number of years you are making payments, you almost always pay more, sometimes much more, than the funeral actually cost at the time you took out the policy.

- ◆ **Non-insurance funded plans** are usually done through a trust, annuity or bank account. It involves placing the funds for a funeral with the funeral home or other financial agent for the purpose of paying funeral expenses. There are a wide variety of plans available from many sources, but it is important to get at least one of two items with them: a good rate of interest on the investment so that the funds on deposit will keep up with inflation of funeral costs, or a guarantee that once the funds are deposited, the funeral cost will be frozen at a specific price.

The important difference between this method and the insurance-funded method is that the consumer will usually pay exactly what the funeral would cost at today's prices. This method does require, however, that the balance of the contract be paid if the individual dies prior to paying the contract price.

Many people are now pre-planning and pre-paying for their funerals. Many companies (and people) who are encouraging someone to pre-pay for their funeral have a financial incentive to have people invest money with them. Like any investment, there are plans being offered which are good for the consumer, and some that are not. Some people have had problems with these plans and arrangements. Please make sure to check out the company thoroughly with the Department of Justice, the Better Business Bureau and/or your legal advisor. Do not be pressured into buying without checking into things carefully.

## *A list of lists*

### *Information someone will need when you're gone*

Winding up the details of a deceased person's life can be very frustrating in these days of electronic files, codes and passwords. A current list of possessions, resources, commitments, memberships and associations will be very helpful to those who are left to handle your affairs. You may want to discuss this list with your legal advisor.

This information should be kept in a safe place such as a safe deposit box or a safe that your representative can get to upon your death. It should be updated regularly. The following list is not meant to represent everyone's personal needs but is based on our personal experience.

- ◆ A list of family members and other people who should be notified of your death with addresses and phone numbers. We also suggest that you list their relationship to you.

- ◆ List of checking and savings accounts, CDs, IRAs, annuities, stocks and bonds. These should be noted with the name and address of the bank or company, the account number and title in which held. *(Do not leave this information in an easily accessible location.)*
- ◆ List of charge accounts with credit card numbers. *(Your representative will need to provide them a death certificate to cancel your accounts but keep it in a very safe place.)*
- ◆ List of outstanding obligations including loans and lease agreements (e.g., car, boat, residence, appliances or sports equipment etc.).
- ◆ List of any outstanding money you have loaned to someone (provide details).
- ◆ List of ID numbers including:
  - PIN numbers;
  - ATM access codes;
  - Social security number;
  - Medicare/Medicaid number;

- Military ID number;
  - Telephone numbers (land and cell);
  - Computer user number, password, etc.
- ◆ List of the location of important papers. (*Start with this guide.*)
  - ◆ List of real and personal property such as cars, homes, boats, jewelry and location of ownership/deed papers.
  - ◆ List of tax deferrals and liens on real and personal property with details.
  - ◆ Keys, combinations, and storage areas for (*label all keys*):
    - Storage lockers;
    - Gym locker;
    - Garage and shed doors;
    - Safe deposit boxes including:
      - Location of institution;
      - List of box contents; and
      - Location of key.

- ◆ Office or house safe combination. (*Most safe deposit boxes will be sealed immediately upon your death. Please check with your institution to learn their policies and procedures.*)
- ◆ List of valuable items on loan to institutions or friends and the expectation for return. (*Items like artifacts, family heirlooms, photo albums, cameras, art work, etc. are easily lost in the shuffle.*)
- ◆ List of arrangements and alternatives, in priority order, for the care and maintenance of pet(s). (*Our families often cannot keep our beloved pets. Many end up in shelters. We urge you to plan in advance.*)
- ◆ List of utilities and tradesman to be notified of your demise (newspaper, milkman, gardener, mailman, cable, telephone service, garbage, water, gas, electricity, etc.) and provide instructions and forwarding address for the final bill.
- ◆ List of magazine(s), newspaper(s), book or merchandise club membership, and subscriptions that need to be cancelled.
- ◆ List of organization and addresses in which membership is held, noting those

where one has official duties (chair, secretary, etc.) and the location of items you are responsible for such as regalia, gavel, ledgers, records, equipment, etc.

- ◆ List of small bequests of objects for a specific person. (*Label the object, attach a labeled photo to your will.*)
- ◆ List of suggestions where items that are of no interest to heirs can be donated, e.g., bird books to the local Audubon Society.
- ◆ List of items to be sold. (*Have valuable items appraised and note their value.*)
- ◆ List of items to be destroyed such as personal papers, letters and correspondence.
- ◆ List of items or statements to be included in the obituary, such as parents' names, place of birth, work history and volunteer work.
- ◆ List of elements you want included in funeral/memorial service such as music, prayers, testimony or eulogies, flowers, name of person to conduct the service, etc., and note what you want to have happen to your remains. (*Hopefully this guide will be helpful.*)



# *Resources*

## *Oregon Resources*

Department of Consumer and Business Services (503) 947-7980

Insurance Commission

<http://www.cbs.state.or.us/external/ins/docs/welcome.htm>

Regulates companies and agents selling insurance products in Oregon and helps consumers who have complaints against insurance companies or agents. They also have information about long-term care insurance and Medicare supplemental insurance.

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Department of Human Services (800) 282-8096

Seniors and People with Disabilities

<http://www.dhs.state.or.us/seniors/>

Provides services to seniors and people with disabilities who can no longer meet their physical or financial needs. Provides referrals to local agencies who provide a variety of services.

Funeral Consumers' Alliance of Oregon

1(888) 475-5520

A consumer, non-profit, non-denominational organization dedicated to helping people access low-cost cremation and/or burial services.

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***Written materials***

*Where Are Your Valuable Papers? Nov. 1999*

*Helping Your Older Family Member Handle Finances, Sept. 1993*

*Talking to Your Family and Doctor about Difficult Health Care Decisions, Oct. 1992*

OSU Extension Services, Publication Orders  
422 Kerr Administration Bldg.  
Corvallis, OR 97331-2119 (541)737-2513

*Legal Issues for Older Adults: An Oregon Legal Information and Reference Guide*

5200 SW Meadows Road

Lake Oswego, Oregon 97035-0889 (800) 452-8260

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*Home for the Holidays, ...Topics to Discuss Now with Your Aging Parents Dec.2003*

Eldercare Locator

1(800)677-1116 [www.eldercare.gov](http://www.eldercare.gov)

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*Health and Financial Decisions: Legal Tools for Preserving Your Personal  
Autonomy*

American Bar Association  
Commission on Law and Aging  
[www.abanet.org](http://www.abanet.org)

(312)988-5000 or  
(202)662-1000

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*Before I Go, You Should Know, (\$10.00)*

1(800)765-0107

Funeral Consumers Alliance  
PO Box 10  
Hinesburg, VT 05461

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*Making Health Care Decisions: A Consumer Guide*

1(800)422-4805

Oregon Health Decisions PMB #125  
19210 SW Martinazzi Ave  
Tualatin, OR 97062

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## ***Helpful Web sites***

AARP — [www.aarp.org](http://www.aarp.org)

Provides a variety of information including resources on family caregiving, financial planning and end-of-life issues.

Administration on Aging — [www.aoa.gov](http://www.aoa.gov)

Official government site with information on Older Americans Act programs including home-delivered meals (Meals-on-Wheels) and the National Family Caregiver Support Program.

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Federal Trade Commission — [www.ftc.gov/bcp/online/edcams/funerals/coninfo.htm](http://www.ftc.gov/bcp/online/edcams/funerals/coninfo.htm)

Provides a good handbook on planning for funerals and potential scams and pitfalls.

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Hospice Association of America — [www.hospice-america.org](http://www.hospice-america.org)

Provides information about dying, pain relief and hospice services.

Oregon Hospice Association — [www.oregonhospice.org/home2.html](http://www.oregonhospice.org/home2.html)

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OHA provides public information, referral and advocacy.

Oregon State Bar — [www.osbar.org/public/legallinks.html](http://www.osbar.org/public/legallinks.html)

The Web site provides fact sheets about legal issues and a search engine to find a local lawyers.

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Medicare — [www.medicare.gov](http://www.medicare.gov)

Official government site with information about Medicare, nursing homes and other useful health care and health insurance information.

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National Family Caregivers Association — [www.nfca.org](http://www.nfca.org)

Provides information about family caregiving.

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Oregon Health Decisions — [www.oregonhealthdecisions.org](http://www.oregonhealthdecisions.org)

Provides materials to assist people in making better-informed decisions regarding their individual health care needs and wishes.

Center for Ethics in Health Care — [www.ohsu.edu/ethics/polst/index.htm](http://www.ohsu.edu/ethics/polst/index.htm)

Oregon Health & Science University Web site about POLST.

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Social Security Administration — [www.ssa.gov](http://www.ssa.gov)

Official government site with lots of detail about Social Security benefits.

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## *Glossary*

**Advance directive** A document that contains a health care instruction or a power of attorney for health care that allows another person to make health care decisions on your behalf when you cannot do so.

**Annuities** An annuity is a contract between you and an insurance company, where you make a lump-sum payment or series of payments. In return, the insurer agrees to make payments to you beginning immediately or sometime in the future.

**Columbarium**

A building that houses urns with cremation remains.

**Funeral insurance**

A form of life insurance that covers funeral expenses and is sold by funeral homes and insurance agents. The cost is usually more than other life insurance.

**Health care**

A person you designate to make health care decisions for representative you when you can't, such as if you are in a coma. *See advance directive for additional information.*

**Health care directive** *See advance directive.*

**Hospice**

Hospice care involves a team of medical professionals and volunteers who provide medical, psychological and spiritual support to the terminally ill and support for the family, usually at the patient's home.

**Life insurance**

Life insurance provides money to your family when you die. Some policies also accumulate cash and pay out during



your lifetime. Term life policies cover you for a “term,” or a specific time period such as for five or twenty years or until a specified age, like age 65. Whole life policies are a type of cash value life insurance that offer protection as long as you pay the premium or until you cash it in.

**Living trust**

An agreement between you (trustor) and someone else (trustee) to administer some of your assets without the court being involved.

**Long-term care**

Services for people who can no longer meet all of their own daily needs. Services can be provided in a person’s home or in a long-term care facility. Oregon has a variety of options to choose including adult foster homes, residential care facilities, assisted living facilities and nursing facilities.

**LTC insurance**

Long-term care insurance pays for ongoing services someone needs because they are no longer able to meet their own daily needs. Medicare and private health insurances rarely pay for

long-term care. Medicaid only pays long-term care costs for people with low income and little savings. Long-term care insurance can help pay for future long-term care needs.

**Naturalization papers**

A Certificate of Naturalization is a document issued by the U.S. Citizenship and Immigration Service as proof of a person obtaining U.S. citizenship through naturalization (a legal process to obtain a new nationality).

**POLST**

A document completed by your doctor or other medical professional that provides detailed instructions to medical professionals about your end-of-life treatment desires and chronic conditions.

**Power of Attorney (POA)**

A power of attorney is one way to share legal authority with another person so they can make decisions on your behalf. If you do not have one, you may want to discuss it with family, friends and/or a legal advisor.

**Prepaid funeral**

Also called pre-need plans, they are usually either a trust or an insurance plan that pays the cost of funeral and burial expenses. Anyone offering trusts or insurance plans for funding preplanned funerals must make annual reports to the Oregon Department of Consumer and Business Services.

**SSI**

Supplemental Security Income provides cash assistance to seniors and people with disabilities who have limited income and financial resources. SSA determines eligibility.

**Will**

Wills let you decide who gets certain personal possessions when you die. Dying without a will, or intestate, can cause legal problems and potential conflicts for family members. Without a will, assets could be distributed according to the applicable law. Many estate attorneys suggest that both spouses have a will and that they be updated to reflect changes in the estate.

***This information provided by:***

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# *Notes*

