

## **The Basics of Estate and Health Planning**

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Every adult should have the following regardless of your age.

**A will:** Your will is the keystone of your estate plan. It spells out how your assets will be distributed and how your dependents will be cared for in your absence. If a will is properly prepared, witnessed, and signed, it ensures that your wishes regarding these matters will be carried out.

**Living Wills and Advanced Directives:** These documents let you write out instructions about the type of health care you want to receive, including who should oversee your treatment, if you are unable to communicate these instructions yourself.

**Power of Attorney:** A Power of Attorney is a legal document in which you give another person legal authority to act for you if you ever become incapacitated. A Durable Power of Attorney authorizes your agent to continue to act for you after you become incapacitated. This document ends at your death. It can take effect as soon as you sign it.

**A medical record release (HIPAA Release):** A medical record release authorizes your doctor and your hospital (and any other medical professional) to release your personal medical records and to discuss your records with anyone you have specified in the release.