



**American Heart**  
hospice

there is a  
DIFFERENCE



## Honoring your wishes . . .

...and those of  
your loved ones

“End-of-life care and estate planning issues may be difficult to discuss, but it is best to make your wishes known before a crisis situation occurs. Americans are more likely to talk to their children about safe sex and drugs than to talk to their terminally ill parents about end-of-life care options and preferences.

Our hope is that this brochure will get the discussion started, provide a little organization for your thoughts and thus remove some of the anxiety and uncertainty that can come from not knowing what you or your loved ones want.

Make certain your end-of-life choices are honored. To see that they are, here are some things you and your family can do.

**This brochure** can serve as an advance planner. It is not designed to replace professional legal advice from an attorney, since many of the issues raised are complex and complicated.



## End of Life Decisions

The kind of end-of-life care that many people want, and what they actually receive, are two different things. Here in the U.S., our health care system is very good at fighting disease, but it's not so great at treating patients as they approach the end of life.

Part of the problem is that "the system" doesn't know when or how to stop. The problem is aggravated by what has been described as a "woeful failure of communication among doctors, patients and their families."

Quality of life should be as important to us as quantity. We all want to live as long as is reasonable, but how do we avoid the extremes of modern dying? Here are some things you should know about.

### *Advance Directives*

These are your oral and written instructions about your future medical care, in the event that you become unable to speak for yourself. There are two types of advance directives: a living will and a medical power of attorney.

## *Living will*

A living will is a type of advance directive in which you put in writing your wishes about medical treatment, should you be unable to communicate at the end of life. Your state law may define when the living will goes into effect and may limit the treatments to which the living will applies. Your right to accept or refuse treatment is protected by constitutional and common law.

## *Medical Power Of Attorney*

This is a document that allows you to appoint someone you trust to make decisions about your medical care if you can't make those decisions for yourself, (also known as a 'health care proxy'). In many states, the person you appoint through a medical power of attorney is authorized to speak for you **any time** you are unable to make your own medical decisions- not only at the end of life. *This document does not give the authority for your agent to handle your financial or property matters. (See Durable Power of Attorney).*

Advance directives give you a 'voice' in decisions about your medical care, when you're unconscious or too ill to communicate. As long as you are able to express your own decisions, your advance directive will not be used and you can accept or refuse any medical treatment.

**The Patient Self-Determination Act** is a federal law that requires health care facilities that receive Medicare and Medicaid funds to inform patients of their rights to execute advance directives. There are also state laws recognizing advance directives.

**Give copies of your advance directives to your physicians and family members. If you lose consciousness, or the ability to make medical decisions for yourself, what your family says will weigh more heavily than your advance directives.** If even one family member tells the doctor to continue treatment, you may not get your way. While healthy, make sure they understand your wishes.

One resource for advance directives documents is **'Choice in Dying' (1-800-989-9455)**. You can also download the documents free of charge at **[www.choices.org](http://www.choices.org)**.

## *What's Really Important...*

A University of Toronto study (reported in the 1/13/99 issue of the *Journal of the AMA*) identified five main areas of patient concern in end-of-life care

- Avoiding an inappropriately prolonged death: most expressed a fear of 'being kept alive' -they wanted to die naturally or 'in peace.'
- Receiving adequate pain and symptom control.
- Achieving a sense of control: patients would like to feel in control of their overall end-of-life care and their dying process, rather than being asked to make step-by-step treatment decisions.
- Strengthening relationships with loved ones.
- Relieving the burden: patients were concerned their loved ones would be burdened with their physical care, with witnessing their deaths, and with being asked to make life-sustaining decisions for them.

## *What Hospice Does*

Hospice provides support and care for people in the final phase of a terminal disease so they can live as fully and comfortably as possible.

### *Hospice:*

- Works with terminally ill patients to bring their pain and symptoms under control.
- Brings the care into the home where it is most needed.
- Provides medications, medical supplies and equipment at little or no cost to patients and families.
- Involves both the patient and family in designing a plan of care to address their emotional, psychological and spiritual concerns.
- Educates the patient and family to decrease stress and prevent 'crisis' situations.
- Recognizes that quality of life is just as important as quantity.
- Emphasizes that when cure isn't possible, caring still is.

## *Other Resources Helpful Phone Numbers*

- |  |              |
|--|--------------|
| • NHPCO                                    | 703-837-1500 |
| • Missouri Hospice & Palliative Care Assn. | 816-350-7702 |
| • Medicare                                 | 800-MEDICARE |
| • MEAAA                                    | 636-207-0847 |
| • AARP                                     | 800-424-3410 |
| • AARP (Local)                             | 314-918-7563 |
| • Social Security Administration           | 800-772-1213 |
| • Dept. of Veterans Affairs                | 800-827-1000 |
| • Internal Revenue Service                 | 800-829-1040 |
| • MO Bar Association                       | 573-635-4128 |

# The AmHeart Hospice One Purpose Difference



## ***Not all hospices are alike.***

***It's important to ask what is covered and what is not. We know of no program that covers more than AmHeart Hospice.***

- ***We exist for one purpose – to serve as a concerned and caring resource for terminally ill patients and their families. Our focus on delivering the best quality hospice care is never diluted by having to manage other services. Hospice is all we do.***

- ***We are accessible 24 hours a day. As a small, responsive organization whose owners are also day-to-day working partners, decisions about services and care issues are addressed and resolved rapidly.***

***We promise:***

- \* ***Family support and involvement***
- \* ***Clear and direct answers to your questions***
- \* ***Consistency and quality in our Care Providers***
- \* ***Accessibility and prompt response to your needs***
- \* ***Quality time spent with each patient during every visit***
- \* ***Bereavement support for 13 months or more after the patient dies***

## Getting Organized

You can use the following checklist to organize your vital information into a centralized document. Once you fill in the blanks, you may wish to make several copies for your family members.

### **Vital Statistics**

Phone \_\_\_\_\_ Date \_\_\_\_\_

My Full Name \_\_\_\_\_

Address \_\_\_\_\_

Birthplace \_\_\_\_\_ City \_\_\_\_\_

State/Country \_\_\_\_\_

Education: (Circle highest)

Elementary/secondary

College

1-2-3-4-5-6-7-8-9-10-11-12

1-2-3-4 or 5+

Location: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_

Branch of Service/Rank: \_\_\_\_\_

Occupation: \_\_\_\_\_

Employed by: \_\_\_\_\_ Years Worked \_\_\_\_\_

Marital Status:  Married  Widowed  Divorced  N/M

Name of Spouse: \_\_\_\_\_

Children: \_\_\_\_\_

Parents: \_\_\_\_\_

Mother's Maiden Name: \_\_\_\_\_

Grandchildren: \_\_\_\_\_

Nieces/Nephews: \_\_\_\_\_

Organizations/Clubs: \_\_\_\_\_

### **Memorial Instructions**

My wishes are as follows \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Authorization for embalming  Yes  No \_\_\_\_\_ By whom?

Organ donation? \_\_\_\_\_

Veteran:  Yes  No \_\_\_\_\_ Flag

Funeral Service at Funeral Home?  Yes  No

Name: \_\_\_\_\_

Church: \_\_\_\_\_

Clergy/Celebrant: \_\_\_\_\_

Visitation and Services:  Yes  No

Special Instructions: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I desire the following music:

Soloist  Organ \_\_\_\_\_ Other

Hymns or songs:

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Flowers?  Yes  No

Memorial Donations to: \_\_\_\_\_

\_\_\_\_\_

Burial:

\_\_\_\_\_ Cemetery \_\_\_\_\_ Sec. \_\_\_\_\_ Lot \_\_\_\_\_ Grave

Lot Owner \_\_\_\_\_

\_\_\_\_\_ Interment \_\_\_\_\_ Entombment \_\_\_\_\_ Cremation

Disposition of remains \_\_\_\_\_

**Confidential Data**

My will is kept: \_\_\_\_\_

My lawyer is: \_\_\_\_\_

Location of my safe deposit box/bank

book/key(s): \_\_\_\_\_

Insurance policies are kept in: \_\_\_\_\_

Policy no. \_\_\_\_\_ Company \_\_\_\_\_

Policy no. \_\_\_\_\_ Company \_\_\_\_\_

Policy no. \_\_\_\_\_ Company \_\_\_\_\_

My insurance agent is: \_\_\_\_\_

My bank is: \_\_\_\_\_

Checking account: \_\_\_\_\_

Savings account: \_\_\_\_\_

I owe the following notes: \_\_\_\_\_

Date: \_\_\_\_\_

Notes or monies owed to me: \_\_\_\_\_

Date: \_\_\_\_\_

Information regarding: Mortgage, stocks, bonds, notes, con-  
tracts, income tax records:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Union Benefit: \_\_\_\_\_

Pension Benefit: \_\_\_\_\_

Burial or other insurance: \_\_\_\_\_

**Where to Find Them**

Perhaps not all items listed pertain to you. Just write N/A next to items that do not apply to your situation.

Birth Certificate: \_\_\_\_\_

Insurance documents: \_\_\_\_\_

Marriage license or certificate: \_\_\_\_\_

Social Security Card: \_\_\_\_\_

Military Discharge Papers: \_\_\_\_\_

Divorce Decree: \_\_\_\_\_

Mortgage Document: \_\_\_\_\_

Bank Passbooks: \_\_\_\_\_

Passport: \_\_\_\_\_

Tax Returns: \_\_\_\_\_

Wills and Trusts: \_\_\_\_\_

Pre-Nuptial Agreement: \_\_\_\_\_

Business Papers: \_\_\_\_\_

Death Certificates: \_\_\_\_\_

Cemetery Deeds: \_\_\_\_\_

Warranties: \_\_\_\_\_

Stock certificates: \_\_\_\_\_

Other investments: \_\_\_\_\_

Letters of Final Request: \_\_\_\_\_

Anatomical Gift Authorization: \_\_\_\_\_

Citizenship Papers: \_\_\_\_\_

Financial Records: \_\_\_\_\_

Other: \_\_\_\_\_

## Estate

# Planning

Estate planning includes such 'tools' as a will, a living will, and durable power of attorney, in addition to medical power of attorney, and advance directives. You'll note some similarities in definition and description, and again, an attorney's advice and planning can be of great assistance.

An estate, for tax purposes, is defined as all of one's property, real property, businesses, stock, most life insurance policies, annuities and retirement plans.



## Estate planning can:

- Provide a guideline for the distribution of property,
- Provide financial protection for minor children or disabled persons.
- Nominate a guardian for minor children.
- Declare intent regarding invasive or unnecessary administration of life-sustaining treatment.
- Help avoid unnecessary taxation.
- Avoid probate.

## Ethical Wills

### Can Pass On Life's Lessons

People are trying to understand and pass on what they have **learned**, not just what they've **earned**.

Traditional wills bequeath earthly possessions. Ethical wills set out a person's values, ideas and personal experience for family members and loved ones. They are also a way of asking forgiveness from someone in your life, or a way to pass on lessons to those you know and love. What can you include in an ethical will?

## *Making A Will*

Part of estate planning is making a will. A will allows you to decide how to distribute your estate - your possessions. It can also provide:

- The naming of a guardian of your children.
- Financial protection for your children by establishing a 'trust'.
- Protection from estate taxes.
- Assurance that your wishes will be followed.

## *Trusts why you need them*

Trusts allow you some control over your wealth even after you die. The trust insures that your assets will be passed on to your loved ones without loss to principal. A trust can provide income and financial security to those who are inexperienced in financial matters.

## *Probate Court*

Probate is a court that administers and distributes a person's estate. If you have a will, in most cases the court will follow it. Without a will the court distributes your estate following 'intestate succession statutes,' which may not be consistent with your wishes. For example, in some cases if a listed heir can't be located, your property could pass to the State.

## *Durable Power Of Attorney*

This allows a person to authorize another person to act upon his or her behalf **in all affairs** during incapacity or illness. The powers granted are broad and sweeping and should be granted only to someone you trust highly. It is a *part* of estate planning, not a substitute for it.

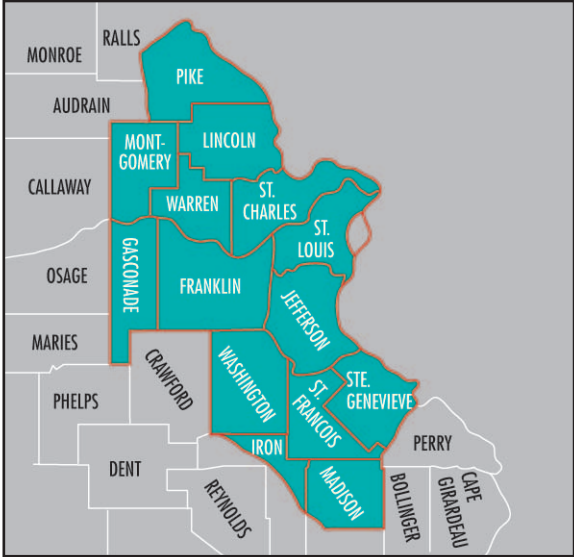
The Missouri Bar Association offers a free probate guide and Durable Power of Attorney form. See the "Other Resources" section of this brochure

- Your opinions and beliefs
- Things you did to act on your values
- Insights of grandparents, parents, siblings, spouse or children
- Things you learned from experience and mistakes
- Things you are grateful for
- Your dreams for your children
- Why you love the person you are writing the will for
- Important events in your life
- Your regrets
- Your definition of true success
- Your happiest and funniest moments
- What spirituality means to you

To obtain an Ethical Will kit online, go to [www.ethicalwill.com](http://www.ethicalwill.com).

# We Go Wherever We're Needed

AmHeart Hospice provides services wherever the patient resides ... in a private home, skilled nursing or residential care facility. We cover 14 Missouri counties. Short-term inpatient hospice care is available, when needed, to help the patient through a medical or family crisis.



St. Louis  
4372 Casa Brazilia  
Ste. 203  
St. Louis, MO 63129  
(314) 894-8189

stlouis@callmy  
hospice.com

Serving  
St. Louis  
Jefferson  
Franklin

Troy  
451 Main  
Troy, MO 63379  
(800) 950-4844

ahhtroy@callmy  
hospice.com

Serving  
Warren  
Pike  
Lincoln  
Montgomery  
Gasconade  
St. Charles

Farmington  
301 N. Washington  
Ste. 2  
Farmington, MO 63640  
(573) 756-0554

farmington@callmy  
hospice.com

Serving  
Washington  
St. Francois  
Iron  
Madison  
Ste. Genevieve

## Accreditations and Affiliations

- AmHeart Hospice is independently owned and operated
- Certified Medicare/Medicaid hospice provider
- Licensed by the State of Missouri
- A member of the National Hospice and Palliative Care Organization, Missouri Hospice and Palliative Care Association, and Greater St. Louis Hospice Organization

For more information visit:

[www.callmyhospice.com](http://www.callmyhospice.com)