Planning for finances, choices and care in the future

Planning for the future can make things easier on your loved ones and help protect against legal issues. A few legal tools can make a big difference and give you peace of mind that you've created a plan based on your values, beliefs and needs.

Legal tools

These tools could help you and your loved ones now, after your death, and in case you are unable to make choices for yourself.

- **Will:** a legal document that directs how your money and assets (your house, items you own, etc.) will be given out after your death
- **Power of attorney:** a document that lets you choose someone (called an "agent") to make choices and act on your behalf; ends if you are "incapacitated," which means you are not able to care for yourself and are unfit to make choices
- **Durable power of attorney:** a document that allows an agent to act on your behalf if you become incapacitated
- **Trust:** a legal relationship created by one person (the "grantor") to allow someone (the "trustee") to hold money, assets and/or goods for another (the "beneficiary"); two types of trusts are:
  - Living trust: Updated during your lifetime as your needs change; it can end or continue after death.
  - Testamentary trust: It can provide for care of your loved ones like spouses, kids and grandkids after your death.
- **Advance directive:** This is a set of written instructions about your healthcare in case you're unable to make choices or share what you want; it has two parts:
  - Living will: This outlines the types of treatment you want at the end of life if you're not able to share what you want.
  - Healthcare power of attorney: This designates the person you choose to make healthcare choices on your behalf; sometimes called a "healthcare proxy."

Humana
Healthy Horizons®
in Oklahoma

Why do you need a will?

A will helps make sure your wishes are followed after you die. It lets you state how you want your affairs handled after your death. It helps make sure your money and property are given out the way you want. It may also let you share your wishes for paying off debts or funeral costs.

If you die without a will or estate plan, it's called "intestacy." Someone will be appointed by the court to supervise your affairs. Your money or property may not be given out the way you want.

Is a will enough, or is there more you can do?

A will starts working after your death. But if you're still alive and can't manage your affairs, a court could choose someone to make choices for you. This could be costly and difficult for family members. Plus, if you are having health problems, your loved ones may have a hard time making choices for you.

That's why a durable power of attorney, a power of attorney, advance directives and other tools can help. You can choose the care options that work for you—long before you face any health problems. And you can choose people you trust to make choices. This could offer you and your loved one's peace of mind.

What should you think about when making advance directives?

As you think about the kind of healthcare you want, talk to people you trust. That could include your family, clergy, lawyer, doctor and other healthcare providers. With their advice, you can:

- Name a person to make decisions on your behalf
- Decide which treatment options you might want
- Share what results you want—or want to avoid
- Discuss what to do in an emergency
- Talk to your doctor and your decision-maker
- Lastly, you can put your wishes in writing

Legal tools checklist

☐ Do you have a will?
☐ Do you have a power of attorney and/or durable power of attorney?
☐ Do you have a trust?
☐ Do you have a living will?
☐ Do you have a healthcare proxy?
☐ Do you have all your important papers in one place?
☐ Do your next of kin and/or lawyer know where your papers are?
☐ Have you talked to your doctor and shared a copy of your advance directives for your medical records?

Will an advance directive guarantee your wishes are followed?

An advance directive is legally recognized but not legally binding. This means that your healthcare provider and proxy will do their best to respect your advance directives, but there may be circumstances in which they cannot follow your wishes exactly. For example, you may be in a complex medical situation where it is unclear what you would want. This is another key reason why having conversations about your preferences is so important. Talking with your loved ones ahead of time may help them better navigate unanticipated issues.

There is the possibility that a healthcare provider refuses to follow your advance directives. This might happen if your decision goes against:

- The healthcare provider's conscience
- The healthcare institution's policy
- Accepted healthcare standards

In these situations, the healthcare provider must inform your healthcare proxy immediately and consider transferring your care to another provider.

How to find advance directive forms

You can establish your advance directives for little or no cost. Many states have their own forms that you can access and complete for free. Here are some ways you might find free advance directive forms in your state:

- Contact your state attorney general's office.
- Contact your local area agency on aging. You can find your area agency phone number by visiting the Eldercare Locator or by calling **800-677-1116**.
- Download your state's form online from one of these national organizations: AARP, American Bar Association, or National Hospice and Palliative Care Organization.
- If you are a veteran, contact your local Veterans Affairs (VA) office. The VA offers an advance directive specifically for veterans.

Getting more information

Please speak with a licensed lawyer. You can also learn more with these online resources:

Oklahoma State Department of Health

- Oklahoma Advance Directive Form
  https://oklahoma.gov/health/health-education/data-and-statistics/center-for-health-statistics/health-care-information/advance-directives.html

American Bar Association

- Estate Planning Info & FAQs
  https://www.americanbar.org/groups/real_property_trust_estate/resources/estate_planning/

National Institute on Aging

- Advance care planning
  https://www.nia.nih.gov/health/topics/advance-care-planning

- Getting your affairs in order checklist: documents to prepare for the future
  https://www.nia.nih.gov/health/getting-your-affairs-order-checklist-documents-prepare-future

Call If You Need Us

If you have questions or need help reading or understanding this document, call us at **855-223-9868 (TTY: 711)**. We are available Monday through Friday, from 8 a.m. to 5 p.m., Central time. We can help you at no cost to you. We can explain the document in English or in your first language. We can also help you if you need help seeing or hearing. Please refer to your Member Handbook regarding your rights.

Important!

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, ethnicity, marital status, religion, or language. Discrimination is against the law. Humana and its subsidiaries comply with applicable Federal Civil Rights laws. If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

- You may file a complaint, also known as a grievance:
  Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618.
  If you need help filing a grievance, call **855-223-9868** or if you use a **TTY**, call **711**.
- You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, **Office for Civil Rights** electronically through their Complaint Portal, available at **https://ocrportal.hhs.gov/ocr/portal/lobby.jsf**, or at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **800-368-1019**, **800-537-7697 (TDD)**. Complaint forms are available at **https://www.hhs.gov/sites/default/files/ocr-cr-complaint-form-package.pdf**.

Auxiliary aids and services, free of charge, are available to you. **855-223-9868 (TTY: 711)**

Humana provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

Humana Healthy Horizons in Oklahoma is a Medicaid product of Humana Wisconsin Health Organization Insurance Corporation.

Language assistance services, free of charge, are available to you.
855-223-9868 (TTY: 711)

English Call the number above to receive free language assistance services.

Español (Spanish) Llame al número que se indica arriba para recibir servicios gratuitos de asistencia lingüística.

Tiếng Việt (Vietnamese) Gọi số điện thoại ở trên để nhận các dịch vụ hỗ trợ ngôn ngữ miễn phí.

繁體中文 **(Chinese)** 您可以撥打上面的電話號碼以獲得免費的語言協助服務。

한국어 **(Korean)** 무료 언어 지원 서비스를 받으려면 위 번호로 전화하십시오.

Deutsch (German) Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

العربية (Arabic): اتصل برقم الهاتف أعلاه للحصول على خدمات المساعدة اللغوية المجانية.

မြန်မာနိုင်ငံ (Burmese) အခမဲ့ ဘာသာစကား အကူအညီ ဝန်ဆောင်မှုများ ရယူရန် အထက်ပါ ဖုန်းနံပါတ်ကို ခေါ်ဆိုပါ။

Hmoob (Hmong) Hu rau tus xov tooj saum toj sauv kom tau txais kev pab txhais lus dawb.

Tagalog (Tagalog – Filipino) Tawagan ang numero sa itaas para makatanggap ng mga libreng serbisyo sa tulong sa wika.

Français (French) Appelez le numéro ci-dessus pour recevoir des services gratuits d’assistance linguistique.

ພາສາລາວ (Lao): ໂທຫາເບີໂທລະສັບຂ້າງເທິງ ເພື່ອຮັບບໍລິການ ຊ່ວຍເຫຼືອດ້ານພາສາຟຣີ.

ภาษาไทย (Thai): โทรไปที่หมายเลขด้านบนเพื่อรับบริการช่วยเหลือด้านภาษาฟรี

اُردُو (Urdu) مفت لسانی اعانت کی خدمات موصول کرنے کے لیے درج بالا نمبر پر کال کریں۔

tsalagi gawonihisdi (Cherokee) ᏫᏴᏓᏏ ᎾᏍᎩ ᏕᏧᏔᏧᏟ ᏧᏎᏍᏓ ᎾᎢ ᎠᏎᏬ ᏕᏬᏂᎯᏍᏗ ᎤᎾᏓᏍᏕᎸᏗ ᎢᏲᎾᏓᏛᏁᏗᎢ.

فارسی (Farsi) برای دریافت تسهیلات زبانی بصورت رایگان با شماره فوق تماس بگیرید.