

# Using Legal Documents to Protect Your Finances:

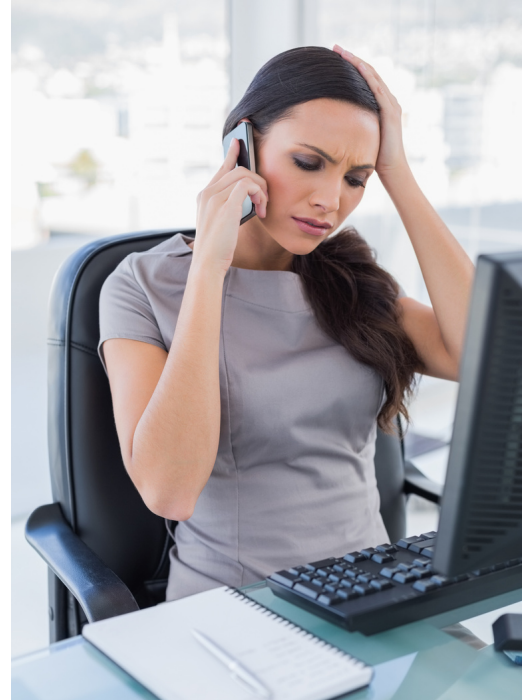
## Do you know what's needed in a crisis?

**Tip # 1 Have Financial Power of Attorney or General Power of Attorney**

### **Tip #2: Have HIPAA Authorizations**

**Situation:** While on a business trip, an only child finds out via a friend that her surviving parent is in the hospital. She calls the hospital, but the hospital will not provide any information because to do so would violate the Healthcare Insurance Portability and Accountability Act or HIPAA.

**Legal Document:** HIPAA Authorizations allow hospitals to share medical information. You should have one for every person you love, and they should have one for you. Another helpful tip is to create a list of your friends' and family's phone numbers and emails and give to one person. This person will be responsible for getting and distributing updates to all who are concerned about your situation.



Preparing a HIPAA Authorization is really quite simple and while we recommend that you work with an attorney on all your estate planning documents, you can find templates online. The key pieces to include on your authorization are:

- The name of the person(s) allowed to receive information about your health.
- A description of the specific information that may be used or disclosed.
- The expiration date or a specific expiration event when the form will expire (such as when you are no longer a patient).
- And your name, signature, and date that the form was signed.



You can find sample forms at [americanbar.org](http://americanbar.org) or [hipaajournal.com](http://hipaajournal.com)

For more information on HIPAA, go to the [U.S. Department of Health and Human Services website](http://www.hhs.gov).

Watch for and read Money Sprouts all month for our Top 5 Tips. Next week Tip #3.



# MONEY SPROUTS

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