

MIDWEST ELEGANCE

THE
MINNESOTA
POA
Handbook

EMPOWERING CAREGIVERS TO PROTECT
LOVED ONES AND THEMSELVES, WITH
STRENGTH AND CONFIDENCE.

A Personal Note from the Author

This handbook was created from real-life experience—moments that changed everything.

What started as a situation requiring quick decisions and immediate action quickly became something much bigger. Like many families, we found ourselves trying to navigate legal, financial, and medical responsibilities all at once... without clear guidance on where to begin.

In the middle of it, it became clear how overwhelming this role can be when you're simply trying to do the right thing for someone you love.

There were resources but they were scattered.
There was information but no clear path.

And during moments like that, clarity matters more than anything.

This handbook came from holding my grandpa's hand in his last moments and the promise I made to care for my grandma moving forward.

It was created to bring structure to what often feels like chaos, and to help others navigate this role with more confidence, clarity, and support.

My hope is that it serves as a steady guide during times that don't always feel steady and reminds you that you don't have to figure this out alone.

A handwritten signature in black ink that reads "Morgan Welker". The signature is written in a cursive, flowing style.

Founder, Midwest Elegance | MNPOA

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TIP: Use sticky tabs to mark sections you access often, such as Financial Accounts, Medical Information, and Communication Logs.

How to Use This Handbook

This handbook is designed to guide individuals serving as Power of Attorney through the legal, financial, and healthcare responsibilities associated with caring for another person.

Readers may choose to read the handbook from beginning to end or use it as a reference guide when specific situations arise.

The chapters follow the general progression many caregivers experience when managing responsibilities on behalf of another individual:

- Understanding legal authority
- Organizing important documentation
- Managing financial responsibilities
- Navigating healthcare decisions
- Communicating with institutions
- Handling responsibilities after death

Each section provides practical guidance, checklists, and organizational tools intended to help caregivers stay informed, organized, and prepared.

This handbook is meant to function not only as a source of information, but also as a working reference that can be revisited whenever questions or responsibilities arise.

POA Responsibilities Snapshot

As a Power of Attorney, you may be responsible for acting in the best interest of the person you represent. The following responsibilities provide a general overview of what your role may involve.

- Act in the best interest of the principal.
- Keep accurate financial records.
- Separate your personal finances from the principal's finances.
- Maintain documentation of decisions and transactions.
- Communicate with family members and advisors when appropriate.
- Follow the terms outlined in the Power of Attorney document.
- Seek professional guidance when legal, financial, or medical questions arise.

These responsibilities may vary depending on the specific authority granted in the Power of Attorney document.

NOTE: This page is for organizational reference only and does not create or replace any legal authority.

CHAPTER 1

Understanding Power of Attorney

EXAMPLE: A husband grants his wife authority to manage household finances.

- If the **POA is not durable**, it becomes invalid if he becomes incapacitated.
- A **Durable POA** continues in effect, making it essential for long-term planning and protection.

POA TIP: To ensure continued authority during incapacity, confirm that your POA includes proper durability language as required under Minnesota law. *(Minn. Stat. § 523.07)*

QUICK REFERENCE: TYPES OF POA

TYPE OF POA	WHAT IT COVERS	KEY NOTES
DURABLE POA	Finances, Property, Bills, Investments	Remains valid even if principal becomes incapacitated. <i>(Minn. Stat. § 523.07)</i>
MEDICAL POA	Healthcare decisions when the principal cannot decide	Often paired with Health Care Directive <i>(Minn. Stat. §§ 145C.01-145C.15)</i>
LIMITED POA	Specific tasks or temporary authority (e.g., real estate closing)	Ends once task/timeframe is completed

NOTES

CHAPTER 3

How To Get A POA In Minnesota

POA DECISION & SETUP CHECKLIST 3.1

- Signed POA (Durable and/or Medical)
- Select a Trusted Agent (attorney-in-fact)
- Determine Type of POA (Durable, Medical, Limited)
- Obtain Correct Minnesota-Compliant Form
- Complete All Required Sections of The Form
- Review Scope of Authority and Limitations
- Sign Document In Front of A Notary (and witnesses if required)
- Make Multiple Signed Copies
- Distribute Copies To Appropriate Institutions
- Store Original Document In A Secure Location

CHAPTER 4

Documents to Gather & Organize

FINANCIAL AUTHORITY SETUP 4.3

Primary Financial Institution: _____

POA Added to Accounts (if applicable):

- Yes
- No
- In Progress

Date POA Authority Verified with Bank:: _____

Bank Contact or Representative Name: _____

Notes Regarding Financial Access: _____

Account / Institution	Institution	Acct. / Reference	Notes
Primary Bank Account			
Savings Account			
Credit Cards			
Mortgage / Loan			
Property Deeds			
Retirement Accounts			
Pension Plans			
Investment Accounts			
Life Insurance Accounts			
Long-Term Care Accounts			
Tax Records			

CHAPTER 4

Documents to Gather & Organize

MEDICAL INFORMATION SUMMARY 4.4

MEDICAL DECISION AUTHORITY

Primary Medical Decision Maker (POA): _____

Relationship to Individual: _____

Phone Number: _____

Email (optional): _____

Backup Decision Maker (if listed in directive): _____

Phone Number: _____

MEDICAL INFORMATION

Principal Name: _____

Date of Birth: _____

Primary Physician: _____

Preferred Hospital System: _____

- **EXAMPLE:** Mayo, Allina, Fairview, HealthPartners, etc.

Specialists: _____

Preferred Pharmacy: _____

Medications: _____

Allergies: _____

Insurance Provider: _____

Medicare / Medicaid ID: _____

Emergency Contact: _____

IMPORTANT MEDICAL LEGAL DOCUMENTS

When assisting with medical decisions, the following documents are often requested by healthcare providers:

- Health Care Directive / Living Will
- Medical Power of Attorney Authorization
- HIPPA Authorization Form
- POLST / DNR (if applicable)
- Insurance Cards (Medicare, Medicaid, or Private Insurance)

CHAPTER 4

Documents to Gather & Organize

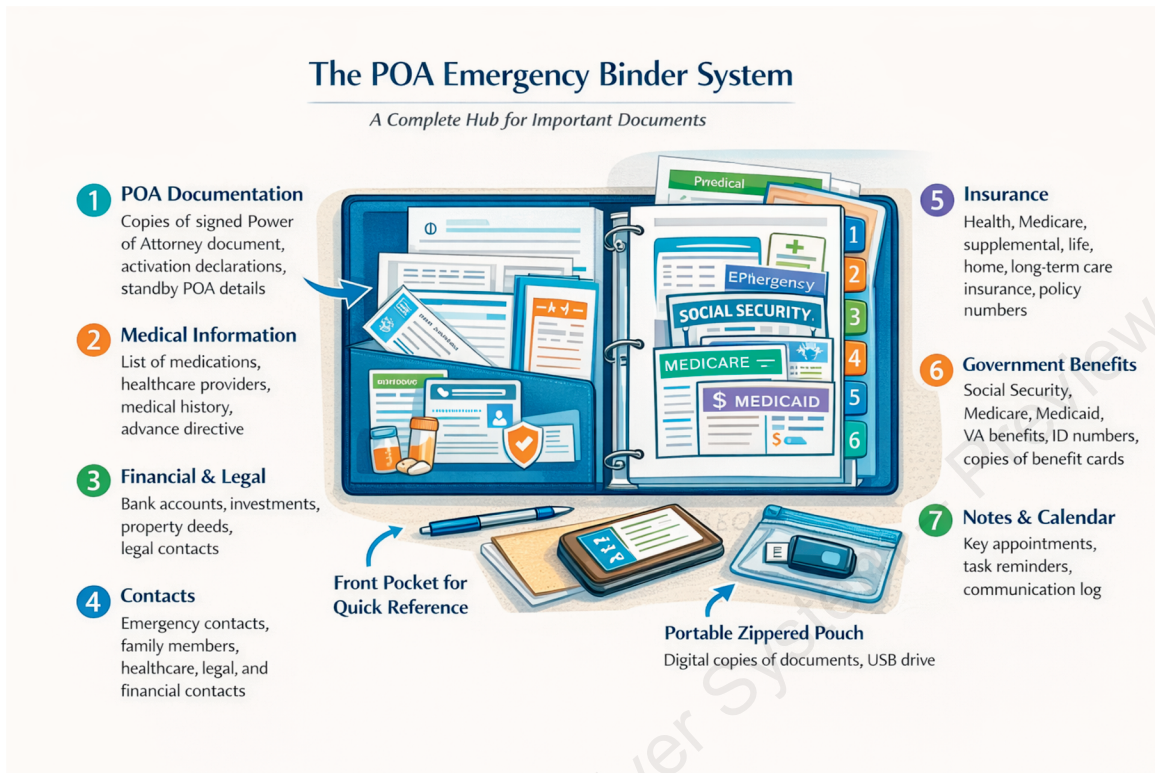


Figure X. The POA Emergency Binder System – A centralized system for organizing essential documents and information needed when acting as Power of Attorney.

Creating a clear organizational system ensures that important information can be accessed quickly when needed.

As Power of Attorney, you may be asked to provide documentation to healthcare providers, financial institutions, government agencies, or family members.

Establishing a centralized system early will save time and reduce stress during urgent situations.

You may choose to organize records using:

- a **physical estate binder**
- a **digital filing system** (such as Google Drive, Dropbox, or a secure document vault)
- or a **combination of both**

Many caregivers find it helpful to maintain a physical binder for quick reference while also keeping digital backups of critical documents.

CHAPTER 6

Medical & Health Care Decisions

REAL-WORLD ADVOCACY SCRIPT SAMPLES

These sample scripts are designed to help you communicate clearly and confidently when acting as a Healthcare Power of Attorney.

CORE ADVOCACY MOMENTS:

- **HOSPITAL ADMISSION**

- “Hi, my name is [Your Name], and I am the Healthcare Power of Attorney for [Patient’s Name]. I would like to speak with the attending physician regarding their care plan. I have a copy of the POA and Advance Directive available if needed.”

- **REQUESTING MEDICAL UPDATES**

- “Hello, I am the Healthcare POA for [Patient’s Name]. I would like an update on their current condition and treatment plan. Can you walk me through any recent changes or next steps?”

- **INSURANCE CALL**

- “Hello, I am calling as the Healthcare Power of Attorney for [Patient’s Name]. I have a signed HIPAA authorization on file. I would like to confirm coverage details for upcoming treatment and ensure all necessary approvals are in place.”

- **REQUESTING MEDICAL RECORDS**

- “I am the Healthcare POA for [Patient’s Name] and would like to request access to their medical records. I can provide the necessary documentation, including the POA and HIPAA authorization. Please let me know your process for submitting this request.”

CHAPTER 6

Medical & Health Care Decisions

TEMPLATE LETTER TO REQUEST MEDICAL RECORDS

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Phone Number]

[Date]

To Whom It May Concern,

I am the legally designated Healthcare Power of Attorney for **[Patient's Full Name]**, Date of Birth: [MM/DD/YYYY].

Attached are copies of the signed Healthcare Power of Attorney and HIPAA Authorization forms granting me access to their protected health information.

I am requesting access to the following medical records from **[Facility/Provider Name]**:

- Most recent medical evaluations
- Current and past treatment plans
- Medication records
- Billing records
- Any additional relevant medical documentation

Please provide these records in **[electronic format / mailed copies]** to the contact information listed above.

If there are any required forms or fees associated with this request, please notify me as soon as possible so I may promptly complete any necessary steps.

If you have any questions or require additional documentation, please contact me directly.

Thank you for your time and assistance.

Sincerely,

[Your Name]

A Final Note

Stepping into this role is not always easy—but it is meaningful.

In moments like these, you are being asked to step forward, to make decisions, and to care for someone who may no longer be able to do those things for themselves.

That matters more than you may realize.

You don't have to have every answer right away.
You don't have to do everything perfectly.

What matters is your willingness to show up, to learn, and to move forward with care and intention.

This Is Just the Beginning

This preview offers a glimpse into the Minnesota POA Caregiver System.

Inside the full system, you'll find step-by-step guidance, practical tools, and real-life support designed to help you navigate each stage with clarity and confidence.

So when the questions come—and they will—you won't be left trying to figure it out alone.

Move Forward with Clarity

Take it one step at a time.

Stay grounded.

And remember why you're doing this.

When you're ready, the full system is here to guide you.

This handbook was created from real-life experience—moments that changed everything.

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