



## What does a POA have to do with Medicare?

Let's define a POA first. A POA is a power of attorney. This gives one or more people the power to act on your behalf. If you become mentally incompetent or physically unable to represent yourself, this legal document allows someone else to act on your behalf. This does not mean they have the power to override your wishes while you are still able to take care of your own affairs.

You are probably asking yourself why this is so important. Did you know that if you become incapable of acting on your behalf, I cannot change your insurance unless you have a POA? Yes, you read that correctly. Not even your spouse or child can sign an insurance application on your behalf without a legal POA.

When do seniors need a change? If you move to another county or state, you will probably need to change your Medicare plan since they differ from county to county and state to state. Many times, an unexpected medical emergency will arise and a move is imminent.

For those on a Medicare Advantage plan, there is a one-time opportunity to change plans if you go into skilled nursing and when you are discharged. After all, if you go into skilled nursing, you are probably not having a good day and your medical and medication needs and doctors may have changed.

Be smart and plan ahead. Get that POA and while you are there, get your will done. Why? You want to choose the person you trust to handle your affairs. I'm sure you do not want a random person or the court to decide who will be your POA or guardian. We all have that one person that may be fun but not responsible. Make that decision now and decide. It is peace of mind for YOU!

Most importantly, once you have your POA and a will in place, make sure your trusted person has access to these important documents. If they can't get into your safe deposit box or they are hidden, your trusted person can't help you. Be smart!