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## IN CASE OF AN EMERGENCY

One never knows when an emergency might happen. Because of this, it is important that everyone carry emergency contact information in a wallet or purse.

If a person has a cell phone, then it's easy to list people one would like to be contacted in the event of an emergency. Many people indicate their emergency contact information under the entry "ICE" (an acronym for "In Case of Emergency"), and then list the contact person's name and telephone number. This is an excellent idea, and every cell phone user should identify the user's emergency contacts. This is important because an individual could, for example, have an elderly parent's phone number in the contact list for convenience, but the individual would not want the parent to be the first one contacted in the event of an emergency. An e-mail circulated a few years ago reported that that using the ICE entry could result in viruses being passed to cell phones or premium charges being billed to the phone; this was a hoax.

Many people, however, do not have cell phones, particularly the elderly. Further, cell phones can be lost, damaged, or emergency medical personnel may not have the time or the ability to access the contact list. As a result, everyone should have an up-to-date listing of the emergency contact numbers in their wallet or purse. This is why Oast & Hook provides every client who executes an Advance Medical Directive (AMD) with a wallet card that includes the telephone numbers of the agents under the AMD. This also serves as an emergency notification card.

An AMD is a healthcare power of attorney and a living will. Why should you to register your AMD? Research has found that 75% of the time you need your AMD, it is not available, for example, when you are in a hospital emergency room. Oast & Hook can register your AMD with DocuBank, a company that ensures that your AMD is available worldwide, 24 hours a day, 365 days a year.

How does DocuBank work? If you are interested in registering your AMD with DocuBank, then Oast & Hook will prepare a form with the information that will appear on your DocuBank Emergency Access Wallet Card. After Oast & Hook sends your form and AMD to DocuBank for registration, DocuBank will send you the wallet card, and contact you once a year to see if any of your information needs to be updated. The wallet card gives healthcare providers immediate access to your AMD, as well as any other information that DocuBank has on file for you. With your DocuBank card available, healthcare providers can obtain your AMD immediately from DocuBank by fax or the Internet by using the member number, PIN, and instructions on your card. DocuBank also sends you alert stickers to put on your driver's license and health insurance card to make healthcare providers aware that your AMD is registered with DocuBank. Your Emergency Access Wallet Card displays lifesaving medical information, including your allergies and important medical conditions, so emergency medical staff can give you the most appropriate treatment without delay. You can also have DocuBank provide a list of your current medications along with your AMD, for a small additional fee. One of Oast & Hook's clients attributes his being alive today to his emergency room physicians having access to his medication list from DocuBank. When healthcare providers request your AMD from DocuBank, they will also receive the names and the phone numbers of your physician, and up to three health care agents. Additionally, the name of your primary emergency contact and relevant telephone numbers appear on your card for quick access.

DocuBank has another program called I.C.E. (in case of an emergency) that is designed for college students. Under the I.C.E. program, the student signs a HIPAA release that is registered with DocuBank. (HIPAA is the Health Insurance Portability and Accountability Act.) A HIPAA release is a document that designates someone to receive healthcare information about another person. The student carries an Emergency Access Wallet Card with the same information as the AMD wallet card. If DocuBank is contacted by a healthcare provider to obtain medical information about the student, then DocuBank sends an e-mail or text message to the parents of the student with the name and telephone number of the healthcare provider that requested the student's documents. DocuBank is in the process of developing a similar program for younger children and all of their caregivers. This will be for babysitters, grandparents, day care providers, divorced parents with custody agreements, and guardians. If you would like more information about DocuBank, then please contact Oast & Hook.

The Department of Homeland Security website ([www.ready.gov](http://www.ready.gov)) has many downloadable publications for emergency preparedness. The publications include preparation for older Americans, persons with disabilities, and pets. One publication includes a family emergency plan and a page with wallet cards at [www.ready.gov/america/\\_downloads/familyemergencyplan.pdf](http://www.ready.gov/america/_downloads/familyemergencyplan.pdf).

Oast & Hook's attorneys are available to assist clients and their families with integrated planning services, including estate, financial, insurance and long-term care planning.

### Ask Allie

O&H: Allie, we've heard about a unique cat adoption program in Michigan. Please tell us about it.

Allie: Sure! The Michigan Humane Society's adoption program is called "Catfax," and allows would-be owners to get the history of their "new" cat before they adopt. The ad campaign for the program features a poster offering "Certified Pre-Owned Cats, 0% down, 0% financing, no payments! Cats 4 months and older. For a limited time only. Other fees may apply." The cats come with a free "multipoint inspection" including spay/neuter surgery, vaccinations, behavioral evaluation and grooming. The program and its ad campaign are an effort to draw attention to the problem of large numbers of adult cats looking for homes. The summer months bring many new kittens to shelters, making it more difficult for adult cats to find homes. For more information on Catfax, please visit the Michigan Humane Society's website at [www.michiganhumane.org/site/News2?page=NewsArticle&id=12348](http://www.michiganhumane.org/site/News2?page=NewsArticle&id=12348). What a great idea! My new mom learned all about me from my family at Oast & Hook .... Time to check and see what critters might be visiting outside my favorite window.

### Announcement

Oast & Hook will hold its quarterly Social Workers and Administrators Breakfast on November 19th at the Russell Memorial Library, 2808 Taylor Road Chesapeake, Virginia. Registration begins at 9:15 a.m. and the presentation begins at 9:30 a.m. Questions will be answered from 10:30 a.m. to 11:00 a.m. The breakfast is designed to be both a networking opportunity and also an educational opportunity for area professionals who work with seniors, the disabled, and their families. Seats are limited, so please register early. To register for this breakfast, please phone Linda Gerber at 757-967-9704.

### Distribution of This Newsletter

Oast & Hook encourages you to share this newsletter with anyone who is interested in issues pertaining to the elderly, the disabled and their advocates. The information in this newsletter may be copied and distributed, without charge and without permission, but with appropriate citation to Oast & Hook, P.C. If you are interested in a free subscription to the *Oast & Hook News*, then please e-mail us at [mail@oasthook.com](mailto:mail@oasthook.com), telephone us at 757-399-7506, or fax us at 757-397-1267.

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Our website contains information about Oast & Hook and an archive of our newsletters and other estate planning, estate administration, and elder law articles in searchable format.

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