

Keep Documents with You on USB Cards

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How prepared are you for an accident or other emergency? This important question should be revisited often, so that plans may be updated with the latest disaster and crisis preparedness information.

One case in point is, now that the digital age is the norm, it's prudent to store your most valuable personal documents on a portable USB ("Universal Serial Bus") drive and carry it with you at all times. Having a backup drive in a fire-proof safe or safety deposit box would make sense as well. These credit card shaped memory drives have storage space that can be accessed on a computer.

What sort of documents should you store on this USB Flash Drive? The extent of information included on the device is up to individual preference; however, from a legal point of view, the most important information needed in case of a crisis situation is documentation that would be useful in the event you found yourself in an accident or became disabled, such as a Durable Power of Attorney, Medical Power of Attorney, the Physician's Directive or "Living Will," and a HIPAA Authorization.

With these directives, family members and hospital personnel would have immediate access to not only names, phone numbers and addresses of your designated agents, but also to financial and medical decisions that you carefully made in advance of such a predicament.

It is not advised to password protect this flash drive because it could very possibly defeat the purpose of digitally storing your directives in the first place. For example, if you put in writing that you do not want to be kept alive on life support if you are declared terminal by a physician, but the physician doesn't have your Living Will or contact numbers of your designated agents under your Medical Power of Attorney, the doctor has no choice but to order life support. This could include a feeding tube, mechanical ventilation, catheterization, dialysis, defibrillation, artificial pacemaker, etc.

Without proper legal documentation as to your wishes, loved ones and family members may be forced to make difficult moral decisions.

Elder law attorneys are now making this technology a part of estate planning to avoid these difficult situations. Executed documents are scanned into the computer and loaded onto wallet-sized USB cards that can be carried at all times.

If you should choose to store more sensitive information on an emergency USB Flash Drive, such as your passport, birth certificate, Social Security Card, insurance cards, medical records, banking information, business records and account passwords, put them on a separate drive apart from your estate planning directives and password protect or encrypt the material.

Update your crisis plan. Ask an elder law or estate planning attorney to assist you in saving your

advance directives to a portable USB device. After going through the process of executing such important documents, doesn't it make sense to make your decisions readily accessible to those who are trying to help you?