

You are not planning to die tomorrow

You are not planning to die tomorrow, but you are planning to leave something behind: bills, decisions, and maybe that weird lamp your cousin keeps asking about. Here's a quick, convincing tour of the essential documents every Michigan adult should have — with a little humor so you actually read it.

Last Will and Testament

What it does: Names who gets your stuff, who looks after minor kids, and who administers your estate. Why you need it: Without a will Michigan's intestacy rules decide who inherits — not your taste, your aunt's, or your cat's. A will lets you pick heirs, reduce fights, and name a guardian for kids. Quick tip: It controls only assets that pass through probate (not accounts titled jointly or with beneficiaries).

Medical Power of Attorney

What it does: Lets someone make medical decisions for you if you can't speak for yourself. Why you need it: If you're unconscious, the hospital won't guess what you'd want. Designating an agent prevents courtroom fights and weekend phone chains trying to find the "right" opinion. Quick tip: Pair with a living will or treatment preferences so your agent knows your boundaries.

Financial Power of Attorney

What it does: Authorizes someone to manage your money, pay bills, and handle transactions if you're incapacitated (or want help). Why you need it: Avoid frozen bank accounts, missed mortgage payments, or a distant relative showing up to sign papers. A durable POA stays effective if you become incapacitated. Quick tip: Pick someone trustworthy, limit

powers if you want, and consider successor agents.

HIPAA Authorization

What it does: Lets medical providers share your health information with named people. **Why you need it:** Even with a medical POA, privacy laws can block family from getting test results or discharge plans. **HIPAA authorization unlocks communication — no hostage negotiation required.** **Quick tip:** Make it broad enough to include clinicians, hospitals, and insurers you'll actually deal with.

Lady Bird Deed (Enhanced Life Estate Deed) — Michigan-friendly

What it does: Transfers property to named beneficiaries at your death while you keep control during life (use, sell, mortgage), and avoids probate. **Why you need it:** It's a neat Michigan shortcut: you keep full powers now, the property passes directly at death, and it can help avoid a probate delay and expenses. **Quick tip:** It can affect Medicaid planning and taxes — get legal advice before using it in long-term-care planning.

Revocable Family Trust

What it does: Holds assets you place into it, lets you control distribution, can avoid probate, and makes incapacity management smoother. **Why you need it:** A trust moves assets outside probate, keeps affairs private, speeds transfers, and can simplify managing finances if you become incapacitated (successor trustee steps in). It's especially useful if you own real estate in multiple states. **Quick tip:** A revocable trust doesn't avoid estate tax by itself and requires you to retitle assets into the trust.

Bottom line (short version)

- **Will: Decide who gets what.**
- **Medical POA + HIPAA auth: Pick who speaks for you and who hears the answers.**
- **Financial POA: Keep the bills paid if you can't.**
- **Lady Bird deed: Pass Michigan real estate at death without probate.**
- **Revocable trust: Privacy, probate avoidance, and smoother incapacity management.**