

## Outline for the Northeast Ohio Underwriters Association Presentation

Wednesday, September 20, 2017

For 1 Hour General Continuing Education Credit

Topic: How Insurance Clients are Affected by Power of Attorney Situations

<p><b>9:00 A.M. – 9:15 A.M.</b> <b>15 minutes</b></p>	<p>When a client is incapacitated, there are situations where someone, acting on their behalf, can help them apply for insurance and benefits. These can include:</p> <ul style="list-style-type: none"><li>• Medicare</li><li>• Insurance enrollment (Individual, Group, Medicare Supplement, Medicare Advantage, Medicare PDP, etc.)</li><li>• Social Security</li><li>• Etc.</li></ul> <p>A discussion on the basics of the financial power of attorney document including what it does, what powers are standard (highlighting the powers that allow another individual to apply for Medicare on behalf of someone and the power that grants another individual to procure insurance for the principal, and HIPPA), and what powers may be included that are not in standard documents, but are likely recommended.</p>
<p><b>9:15 A.M. – 9:30 A.M.</b> <b>15 minutes</b></p>	<p>A description of what the healthcare power of attorney document does and how it differs from a living will. What decisions can be made with health care, health insurance, and Medicare plans.</p>
<p><b>9:30 A.M. – 9:45 A.M.</b> <b>15 minutes</b></p>	<p>A discussion on choosing the right agent &amp; gifting powers in a POA. It is important that the principal understand that allowing for gifting can allow the agent to make changes to beneficiary designations of life insurance and other insurance products.</p>
<p><b>9:45 A.M. – 9:50 A.M.</b> <b>5 minutes</b></p>	<p>Questions &amp; Answers</p>