

Conversations Around Health Events

At some point in the client relationship there will be a time when the client or a close family member will experience a major health event. This may be a sudden, unexpected event like a stroke or a heart attack, or one that is anticipated yet still very stressful and potentially life-threatening, like heart or cancer surgery. As a trusted financial advisor you should be prepared to provide your client with both financial guidance and emotional support.

Conversation Tips

It is nice to see you again. Before we start, is there anything I may do to make you more comfortable?

You have a lot going on and my heart hurts for you. What would you like to talk about?

How are you and your family? Are there any new health or financial related developments that you would like to share with me? It is important for me to know so I can more effectively protect you and your family.

I am so sorry to hear about your [acute medical event]. Please tell me how are things going now in terms of your health day-to-day?

Would you be ok signing a release of information form so that communication between me and your family can proceed unimpeded?

Do you know if you have any of the following documents: living will, durable power of attorney for healthcare decisions, durable power of attorney for financial decisions, written directives including MOLST instructions and DNR/advanced health care directives, release of information to PCP/lawyer/financial advisor, standard will, hospital visitation form for domestic partner?

Do you need help creating any of these documents?

Do you have the information you need for now?

Is there anything else I can do for you today?

Ok, we both have a little homework to do before our next meeting. Please call me with any questions about what we discussed today.

What is the best way for us to communicate going forward?

Please call me with any questions before our next meeting. All questions are important. Don't be embarrassed about asking what you think is a simple question. I want to help in any way that I can.