



Conversations of Your Life:



Exploring, Expressing, and Documenting End-of-Life Wishes



A guide to meaningful conversations and compassionate planning



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**“You matter because you are you, and you matter to the end of your life”
– Dame Cicely Saunders**



- **Purpose:** Empower you to reflect, communicate, and document fully your end-of-life wishes
- **Reason:** Avoids confusion, guilt, and ensures personal values are honored.
- **Values of Springpoint and of Aging Life Care™ Association:** Advocacy, Community, Excellence, and Impact)

Slide 3: What Are End-of-Life Wishes?

- Medical treatment preferences
- Pain management
- Emotional/spiritual needs
- Preferred location for final days
- Legacy/memorial desires
- It's not just legal –it's emotional and practical



Let's Not Forget The Difference Between Palliative Care vs. Hospice

2026 NJ Healthcare: Hospice vs. Palliative Care

Feature	Palliative Care (NJ)	Hospice Care (NJ)
Eligibility	Serious illness at any stage; no life expectancy requirement.	Terminal illness with a prognosis of 6 months or less.
Goal of Care	Relief from symptoms while pursuing curative treatment.	Quality of life and comfort when a cure is no longer the goal.
Insurance (NJ)	New for 2026: Medicaid now covers community-based palliative care.	Fully covered by the Medicare Hospice Benefit , Medicaid, and private plans.
2026 Financials	Varies by provider; Medicaid reimbursement now standardized in NJ.	Federal payment rate increased by 2.6% ; annual NJ cap: \$35,361.44.
NJ Regulations	ER personnel must address palliative options with seriously ill patients.	Two physicians must certify terminal status for hospice elective benefit.



Advance Care Planning Documents – New Jersey

Document	What It Does	When It Applies	
Living Will	States your wishes for medical treatment	When you cannot speak for yourself	
Health Care Proxy	Names someone to make medical decisions	When you lack decision-making capacity	
Medical Power of Attorney	Allows someone to consent to medical care and sign healthcare documents	When you cannot sign or consent	
Durable Financial Power of Attorney	Allows someone to sign at the bank, manage finances, pay bills, and handle legal/financial matters	During incapacity or as specified	
MOLST (NJ)	Medical orders providers must follow	During serious or advanced illness	

Unique New Jersey Requirements for 2026

- **Mandatory Patient Education:** NJ law requires all health facilities (hospitals, nursing homes, assisted living) to provide patients with educational materials clarifying the **differences between hospice and palliative care** upon admission.
- **Community Expansion:** NJ recently launched a state-directed payment program specifically for Medicaid outpatient services to improve access to community-based care.
- **State Awareness:** November is designated as "**Hospice and Palliative Care Awareness Month**" in New Jersey to promote end-of-life planning before a crisis occurs.
- **Provider Training:** Professional staff in NJ facilities must undergo **annual training** on advance directives and end-of-life care planning.



Thee Funeral Agent: This is the person you designate to have the "absolute right" to control your funeral and the disposition of your remains. Their authority supersedes all others, including your spouse or children.

Legal Priority: Without a directive, New Jersey law follows a strict hierarchy for decision-making: surviving spouse/partner, followed by a majority of adult children, then parents, and then siblings.

How to Create One:

In a Will: You can name an agent directly in your Last Will and Testament using specific legal language.

Standalone Form: You can use a state-approved. This must be signed by you, two witnesses, and a Notary Public.

Restrictions: You cannot appoint someone who works for the funeral home or cemetery you intend to use unless they are a relative.

Purpose: It is primarily used to prevent family disputes or to ensure a trusted friend or non-relative can make decisions if you are estranged from your legal next-of-kin.



Slide 4: Why Deep Exploration Matters

- Goes beyond surface-level decisions
- Aligns care with values and beliefs
- Clarifies what brings dignity and peace
- Prevents unwanted interventions



Slide 5: The Cost of Avoidance

- Most people want to die at home – few actually do
- Families struggle with guilt and uncertainty
- Unwanted treatments may cause distress
- (Examples of clients)



Slide 6: The Benefits of Planning

- Peace of mind for you and loved ones
- Reduces anxiety and family conflict
- Improves communication and closure
- Ensures wishes are honored
- (2-Example of family)



Slide 7: How to Explore Your Wishes

- Reflect using:
 - Five Wishes (agingwithdignity.org)
 - GoWish Cards (Coda Alliance)
 - PREPARE (prepareforyourcare.org)
 - Conversations project (theconversationsproject.org)
 - Reading, podcasts, blogs
- Ask:
 - What comforts me?
 - What scares me?
 - What does a good death look like?
- Consider journaling or spiritual counseling



Slide 8: Having the Difficult Conversation

- Acknowledge: "This is hard, but important."
- Choose the right time (not in crisis)
- Calm, private setting (in car or on walk)
- Use "I" statements
- Be a listener, not a fixer
- Ask open-ended questions



Slide 9: Conversation Starters & Tools

- "What matters most to you if you were seriously ill?"
- "What does a good death mean to you?"
- "I've been thinking about what matters to me..." "I want you to know my wishes..."
- Tools:
 - The Conversation Project
 - PREPARE for Your Care
 - Advance Directive forms
 - Hiring an Aging Life Care™ Advisor to facilitate conversations & connecting to attorneys and death doulas and other resources



Slide 11: Keep the Conversation Going

- Revisit regularly
- Update as needed
- Encourage others to plan too

Slide 12: Final Thought

- *"Talking about death won't bring it closer— it brings clarity, connection, and peace."*



Call to Action

- Reflect deeply on your own wishes
- Have one meaningful conversation this month
- Complete and share your documentation
- Write letter to yourself today on your commitment to yourself.

Remember: This is not just about death. It's about living well until the end.



Questions?

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