

By Elizabeth Cohen CNN

Empowered Patient, a regular feature from CNN Medical News correspondent Elizabeth Cohen, helps put you in the driver's seat when it comes to health care.

ATLANTA, Georgia (CNN) -- Mark Balduzzi isn't old. He isn't sick. He isn't paranoid, either. But he's seen enough shootings, car accidents, and 52-car pile ups to know his life could end at any moment.



Former police officer and paramedic Mark Balduzzi recommends storing emergency info in multiple places.

"Even though I think I have another 30 good years left, I know tomorrow I could get hit on the road by some nitwit," says Balduzzi, 50, who was a police officer for 15 years and a paramedic for eight in New York and is now a health and safety consultant for the insurance industry.

That's why he has all his ducks in a row: He's filled out all the right forms so his wife can make medical and financial decisions for him in case he can't make them himself.

We don't like to think about it, but any of us could get hit tomorrow by a nitwit. So here, step by step, is what to do now to prepare.

Step 1: Put crucial medical information in wallet and glove box

Imagine the crash scene. It's pandemonium. The paramedics come and scoop you up off the pavement. You're unconscious, or maybe incoherent. How will they know what medicines you're taking and what medicines you're allergic to? That information could save your life.

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Write it all down on a medical information card. Balduzzi has one downloadable for free [here](#) on his Web site.

Put the cards in your wallet -- Balduzzi has his in the see-through plastic section -- and in your glove box, and in anything else, like an appointment book, you carry around with you. "Being redundant is a key part of preparedness," he says.

Step 2: Put your "in case of emergency" numbers in wallet, glove box, cell phone

"I've spent many hours digging through people's wallets and going through cell phones looking for emergency contact numbers," says Denice King, president of the Emergency Nurses Association.

For the cell phone entries, Balduzzi once again recommends redundancy. Emergency workers know to look for "ICE" which stands for "In Case of Emergency." An "AA" will keep the number at the top of your contacts list. "AA ICE" or "AA Emergency info" or "ICE spouse," are all good ideas for cell phone entries.

But the cell phone isn't enough, King says. "When your car hits the tree at 50 mph, the cell phone goes flying," she says. "The wallet you're sitting on is much more likely to still be there."

Step 3: Appoint someone to make decisions for you

Don't let your family wonder, or worse, argue over, who's going to make life-and-death decisions for you. Designate a specific person using a health care proxy form, also called a medical power of attorney or durable power of attorney. You should have in your files a financial power of attorney form. By conveying power of attorney, you give a specific person legal authority to make property, financial and other legal decisions for you in.

For example, Marie Deveney, a trust and estates lawyer in Ann Arbor, Michigan, says some of her clients want it to be clear that if they're in a coma, their family should pull the plug. Others specify they want to be kept alive if they're in a coma, at least for a few weeks. "They've heard stories about how someone wakes up from a coma, even when the doctor said they never would," she says. Either option is legitimate, but without documentation, your wishes can become lost in confusion causing pain and trauma for friends and loved ones.

If you have specific health care wishes you want your proxy to follow, you can spell them out in a living will. Legal requirements for living wills vary from state to state. Click [here](#) to see a sample form.

Step 4: Don't forget the HIPAA release form

Health Library [MayoClinic.com: Health Library](#)

This is the often forgotten form, Deveney says. Even though it's your own spouse or parent, or sibling who's sick, some hospitals won't release any medical information because of HIPAA privacy regulations. It can also be difficult to deal with insurance companies or doctors' offices on someone else's behalf without a HIPAA release form, she says.

Lawyers often draw these up for their clients. Deveney says [this form](#) is pretty good, downloadable for \$9.99.

Step 5: Give these forms to several people, and tell your family whom you've appointed to make decisions for you

"It's good to broadcast these documents around so somebody will have one when you need it," says Carl Schneider, a law professor and bioethicist at the University of Michigan. "Give them to several family members. If you have a lawyer, give them to your lawyer. If you have a doctor, give them to your doctor."

Also, let your family members know who has your medical power of attorney. For example, if you've designated one of your three children to be your health care proxy, tell all three who your choice is. "That way, if the non-designated sibling happens to be around during an emergency, they can call up the designated sibling and say, 'it's time for you to kick into high gear.' "

Letting everyone know also helps avoid hurt feelings later for the unselected. "You can say, 'I love you all, but I thought Sally would do the best here,' " says Schneider.

Click [here](#) to buy a document that helps create a more detailed living will that also allows you to make spiritual and emotional requests, such as if you want certain prayers read or music played while you're incapacitated. [E-mail to a friend](#) 