



Avoiding Liability for Your Parents' Debts

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As the government cuts back on payments to hospitals, nursing homes, physicians, and other health care providers, and as the cost of health care keeps rising, health care providers are looking for payment from someone. Unfortunately, sometimes that someone is the child of the patient.

A case was reported recently in Missouri that involved a daughter signing paperwork when her father was admitted to a care facility. A part of that paperwork contained an agreement by the daughter to be responsible for payment of her father's care. When the father passed away and there was a \$14,000.00 debt (luckily it wasn't larger), the care facility sued the daughter for payment. The daughter stated that she didn't understand that the paperwork made her responsible for her father's bill. The trial court found in the daughter's favor; the appellate court reversed and held the daughter liable.

I do not support the practice of parents hiding or transferring assets so that they do not have to pay for their own care, but I also do not support the practice of holding children liable for their parents' debts.

So what do you do to avoid being financially responsible for your parents' care? The best advice: Do not sign anything before reading it. If you're not sure what a document means, then get help from someone who will understand it, such as an attorney, an accountant, or a

knowledgeable friend. Don't rely on what the health care provider tells you. In the case discussed above, the daughter said the care facility told her not to worry - - just sign the paper!

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