Today's blog isn’t just about policy. It is also about taking care of your own health affairs and those of your loved ones.

While most all Americans think it’s a good idea to talk with their loved ones about end-of-life care, less than 30% have actually done it according to the American Bar Association.

To help solve that problem, the ABA has a new free smartphone app available – My Health Care Wishes – that stores important advance directives so they are available in emergency health situations. Such paperwork does little good if it is locked away at home and you are in the emergency room. For a $3.99 upgrade, the app will allow more than one person’s documents to be stored, allowing you to have family members’ papers at the ready in an emergency.

Of course, before you can store the directive, you must complete it. Here is a handy website from the National Hospice and Palliative Care Organization that answers questions about advance directives and sends you to state-specific sites for the proper paperwork.

If you want to think more globally about advance directives and end-of-life care, listen to this National Public Radio story about La Cross, Wisconsin, where 96 percent of all those who die have an advance directive in place. The local hospital trains nurses to ask questions and assist patients to fill out the proper forms.

"It turns out that if you allow patients to choose and direct their care, then often they choose a course that is much less expensive," says Jeff Thompson, CEO of the local Gundersen Health System in the NPR story.

And NPR reports, La Crosse, Wisconsin spends less on health care for patients at the end of life than any other place in the country, according to the Dartmouth Health Atlas.