To live fully in spite of the changes that loss brings, we must learn to accept our new circumstances and find meaning in our experience. The arts, including performance and visual, provide a means by which people can work toward acceptance and meaning-making. Improvisation, the skill of top artists, can offer new ways to respond better to change as improvisation helps us use skills and knowledge in creative and unplanned ways. The Five Capacities of Improvisation are 1) Tolerate ambiguity, 2) Take risks, 3) Become curious, 4) Take Action, and 5) Innovate. These skills/capacities have been successfully taught to the chronically ill, the dying, and those who care for them. The purpose of this paper is to explain the Four Phases (Fennell, 2003) of chronicity, trauma, and loss, and to seek to explain how creation and innovation using improvisation allows those who are facing loss through chronic illness and death to accept and respond more effectively to unexpected changes.