

## THREE DOCUMENTS EVERY COLLEGE-BOUND STUDENT (AND ANYONE AGE 18 OR OLDER) MIGHT CONSIDER

Do you have clients with children heading off to college or in college? There are likely three documents that your client's child might consider having: a [Healthcare Directive](#) (HCD), a [Durable Power of Attorney](#) (DPOA), and a [HIPAA Waiver](#).

It is every parent's worst fear: a child is ill, or injured, and in need of medical care. If the child is the age of majority—age 18 in most states—he/she is an adult for legal purposes. This means that a parent might not be able to get information on the child's condition and make decisions on the child's behalf. While a parent would likely be named the guardian or conservator by a court, this creates an additional step in an already potentially stressful situation.

A Healthcare Directive (sometimes called an Advance Directive, Healthcare Proxy, or Healthcare Power of Attorney) allows the adult child to name the person, such as a parent, who will make medical decisions on his/her behalf. A HIPAA Waiver is also typically needed for the release of all medical information.

As an HCD applies only to medical decisions, an additional document is likely needed. A Durable Power of Attorney (DPOA) can designate a person to manage the child's financial and legal affairs when the child cannot. While a DPOA can also allow for health decisions, the parent(s) and child may want the flexibility of being able to name one person for the HCD, and a different person to manage affairs under the DPOA.

To easily access the documents, store a PDF of each document on both the child's, and the named person's cell phone. That means the documents are where they can be both accessed, and immediately emailed. And be sure to consult legal counsel about what might be the best options for your situation.

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## Additional Resources and Links

**Article:** [Two Estate-Planning Documents Clients Need for College-Bound Kids](#)

**Article:** [HIPAA Waiver](#)

**Document:** [Sample HIPAA Waiver](#)

**Webpage:** [Advance Care Planning: Healthcare Directives](#)

**Webpage:** [Advance Directives by State](#)

**Article:** [Powers of Attorney: Crucial Documents for Caregiving](#)

For additional information about planning, please contact  
the Retirement Strategies Group at (800) 722-2333, ext. 3939,  
or email [RSG@PacificLife.com](mailto:RSG@PacificLife.com).  
[PacificLife.com](http://PacificLife.com)

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