

# Your Child's Health Care and Financial Decisions: Are You Prepared?

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The outbreak of the novel coronavirus has disrupted life in unparalleled ways, forcing much of the U.S. population to self-isolate at home.

Perhaps you are one of the many families who have welcomed your child back home from college in the wake of the pandemic, as colleges and universities close their doors and transition to virtual learning.

Or, perhaps your young adult children have chosen to forego their usual living situation (apartment, roommates, etc.), to quarantine with family.

Whatever the case may be, if your child is age 18 or older and back home, this is an opportune time for them to execute a health care proxy, HIPAA authorization form, durable power of attorney, and FERPA Waiver. What many parents don't realize is that without these documents, parents do not have a right to medical, financial or educational information about their adult child, even in an emergency. In these documents, your child can authorize you to:

- Make decisions regarding your child's medical treatment if they get seriously ill
- Obtain medical information about your child from health care providers
- Make deposits into or pay bills out of their accounts, file tax returns for them, and handle other financial matters for them
- Obtain access to educational records, including course enrollments and grades

Your child will need to sign all these documents. In Massachusetts, most of these documents can be executed without witnesses or a notary. An important exception is the health care proxy, which must be executed in front of two adult witnesses, neither of whom is being named as health care agent for the child.

For more information, we invite you to read our related advisory: [Health Care, Financial, and Educational Records Protections for Your College Student](#)

If you need assistance, we are always available to help. [You can contact any member of our private client group.](#)