



It's Graduation Season – Give Them a Gift They Actually Need HighPoint Law Offices Student Essentials Plan

By Ashley B. Han, Esq.

Graduating high school and going off to college or starting a new job is a very exciting time for young adults. The independence of adulthood, however, can also bring with it certain legal “obstacles” for parents of young adults. Privacy laws can prevent doctors from discussing your child’s condition with you in the event of a medical emergency. Similarly, financial institutions can deny your access to bank accounts that are in your child’s name. Our Student Essentials Plan provides peace of mind and gives you the legal documents you need to ensure that you have access to medical and financial information.

Consider the following situation: Your child is injured while riding their bicycle around campus. They are taken to the local emergency room where doctors are treating them and evaluating their condition. When you call the hospital to ask about your child’s condition, you receive the following response, “I am sorry, but that information is protected by the privacy (HIPAA) laws.” Moreover, if your child is unresponsive, they will need someone to speak on their behalf regarding medical decisions such as pain relief and surgery. A properly drafted Health Care Power of Attorney and HIPAA Release can avoid this unnecessary situation.

Another example (and true story) of the need for our Student Essentials Plan: a client’s daughter was studying abroad when she lost her ATM card. She had no access to the money that she had saved – and needed – while she was in a foreign country. As an adult and the sole owner of the account, no one else could get her another ATM card from her U.S. owned and operated bank. Had her parents been named her Agent in a Financial Power of Attorney, they could have easily accessed her account and had a new ATM card issued for her.

At HighPoint Law Offices, we will address your family’s situation and the documents needed to provide a smooth transition for your graduate, so that they can have their independence, but you can have access to medical and financial information should you need to step in. We strive to provide our clients peace of mind during big life changes and milestone moments.

Our Student Essentials Plan includes the following important documents:

Health Care Power of Attorney: As a legal adult at 18, your child needs to designate you (or someone) to make decisions about their care if they are unable to. This is called a Health Care Power of Attorney.

HIPAA Release: Having your child sign a HIPAA Release guarantees that their doctor will be able to discuss your child’s situation with you during a medical emergency. Without it, once your child turns 18, the HIPAA law can prevent you from getting their medical information and talking to doctors—even in an emergency. This has actually happened to parents with children away at college.

“Here’s one more thing you should do before you prepare for the big separation: Ask this young adult to sign a durable power of attorney and health care proxy.” - Deborah Jacobs, Forbes.com

*“Moms and dads who still think of themselves as protectors and advisers, even after their children become legal adults, often don’t consider the real-world implications of that milestone birthday.”
- Susan Feinstein, ConsumerReports.org*

Durable (Financial) Power of Attorney: A Durable Power of Attorney authorizes you to sign documents on your child’s behalf, such as a lease for an apartment. It also lets you pay their bills, manage bank accounts and apply for government benefits if they cannot.

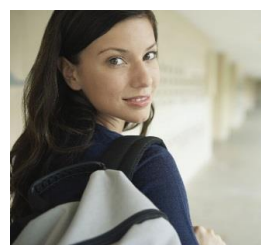
Living Will: A Living Will, also called an advance health care directive, is a document that lets people state their wishes for end-of-life medical care in case they become unable to communicate their decisions. Congratulations and best wishes to all the graduates and their families!

Call HighPoint Law Offices today at (215) 997-9773 to help you prepare them for the next step in their life’s journey.

Student Essentials Plan

18-YEAR OLDS ARE ADULTS IN THE EYES OF THE LAW – AND HOSPITALS!

Ensure Your Child is Fully Prepared for College



You’ve tried to prepare them in every way you can for college. But are they prepared for a medical emergency? It’s hard to believe, but privacy laws can prevent doctors from discussing your child’s condition with you in a medical emergency. You can keep your child safe with our Student Essentials Plan.

- Health Care Power of Attorney
- HIPAA Release
- Durable Power of Attorney
- Living Will

Summer Special

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June and July only!**
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and college age kids in
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