



HIGHTOWER
Westchester



**Preparing Your College Student for
Healthy Living and Medical Emergencies**

It's a wonderful yet overwhelming milestone: your child taking that next step toward adulthood by heading off to college. Giving them the space to find their own way is an important part of this process. But so too is preparing them to handle the unexpected.

You may be used to stepping in to take charge whenever the need arises, but without the right planning and precautions you may find yourself unable to help your college student in the midst of a medical emergency. Proactive preparation, beginning with these basic steps, will help protect your child so they can focus on the new academic and social adventures ahead.

01 | **Schedule a visit with their pediatrician.**

In addition to providing all of their college-required vaccinations and preventive measures, your child's pediatrician has a history with your family to help you prepare for their ongoing health care – not just physical, but mental and emotional needs as well. Most children begin seeing an adult doctor between the ages of 18 and 21, so their pediatrician can help with this transition if the time is right. Ask about telehealth services so check-ups or other support can be provided remotely while they're off at school, and have any necessary medical records sent to the school's health center.

02 | **Plan for prescriptions.**

If your child regularly takes medication, don't forget to transfer the prescription to a local pharmacy or change the delivery address to your child's new residence. Also, make sure your child understands where and how to fill a new prescription in the event they are sick or receive a new diagnosis while they are away from home. Unlike most adults, children are typically not familiar with this process – and won't feel like figuring it out for the first time while they're sick.



03 | Prepare the proper legal documents for a medical emergency.

As a parent, you've likely taken great care to plan for an emergency that affects you or your spouse. Once your child turns 18, it's essential to have the same plans in place for them. As they reach legal age, you'll no longer be able to receive their medical information or make medical decisions without the proper paperwork. In consultation with your family's legal and financial advisors, prepare the following for your child to sign (witnesses and notarization may be required) before leaving for school:

- **HIPAA release.** Under the federal Health Insurance Portability and Accountability Act (HIPAA) law, doctors cannot share patient information, even with parents, without a signed HIPAA release form. This release does not give you the ability to make medical decisions on their behalf – for that you'll need an advance directive.
- **Advance directive and health care proxy.** In an advance directive legal document, a child can designate a parent to act as their health care proxy, allowing them to communicate on their child's behalf and make treatment decisions in the event of their incapacity. They retain control of their own health care decisions, however, so consider also creating a living will.
- **Living will.** This document allows your child to leave written instructions about the use of various types of medical treatments to extend life in the event they become incapacitated, and is intended to guide the proxy's decisions on behalf of the patient. It also allows your child to communicate their wishes for any of their assets or personal property of value – including sentimental value.
- **Durable power of attorney.** If your child becomes incapacitated, this document can authorize you to access their bank accounts, manage their finances and sign legal documents on their behalf.

If your student is attending school in a different state, prepare documentation both for your home state and the state where they're attending school. Downloadable copies of each state's forms are available online. Both you and your student should keep hard and digital copies that you can access in the event of an emergency.

04 | Review your health insurance coverage.

Young adults can usually stay on their parents' health insurance until age 26, and many schools offer plans for students who are not already covered. Be sure you both understand the details of their coverage, especially if they're attending school outside of their home state. Have them carry a copy of their insurance card in their wallet and keep pictures of the front and back of the card in their phone.



05 | Visit the campus health center.

Before their first semester starts, stop by the campus health center to review what services they offer, and determine the nearest medical facilities where your child should go after-hours or in an emergency. The health center should have your student's insurance information, immunization records and contact information for their primary care physician. Be sure they're aware of any chronic health conditions and prescriptions – ask if they can be refilled right at the medical center, otherwise select a local pharmacy. If your child has a roommate, make sure they also have your contact info saved in their phone and are aware of any major health conditions your child has, signs of problems to look out for, and the best way to respond.

06 | Instill best practices for healthy living.

Emphasize the importance of healthy sleeping habits (eight or nine hours a night), eating well (opt for the dining hall's nutritious options and be mindful of sugar, sodium and fat intake) and staying active as major contributors to their overall enjoyment of this next chapter. Have a candid talk about peer pressure and making good choices regarding drinking and drug use. Start the conversation before they're officially on their own, but continue to check in with your young adult as they're settling into their routine, to find out how they're doing both academically and socially.

conclusion

Sending your kids off to college marks the beginning of an exciting new phase of their life and yours. Feel free to reach out to us for any assistance needed to make this transition as smooth and worry-free as possible.



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