

Protect children with a health-care proxy

By Joseph W. Spada, CFP®

When a child leaves for college, a parent should be left with more than memories, an empty bedroom and a tear-stained tuition bill. One of the most important items that should be left when the child leaves is the health-care proxy (HCP). Without an HCP, parents could find themselves blocked from critical decisions about their child's medical treatment, even in emergency situations.

An HCP designates someone as an agent to make decisions when one cannot. At 18, a child is legally an adult and a parent cannot make decisions such as health-care choices for him or her. Most college students have not enacted an HCP, however. It may seem foolish to concern oneself about such a document for someone as young and healthy as an 18-year-old, but then again, no responsible parent would raise a child without insurance. Moreover, colleges will not let children enroll without health insurance.

It is the child, just turning 18 and entering college, who is most vulnerable, as he or she is away from home for the first time. Freshmen represent a proportionate amount of the undergraduate injuries and deaths. This transition, always difficult, is when a freshman becomes responsible for medical decisions and other choices. Previously, a parent had been there to make these decisions. Without an HCP, a child could go into a fever-induced coma from the swine flu and the parents would have no authority for his or her care.

Just as colleges require students to have insurance, an HCP should be mandated. It is just as important as finances in the planning for college. Establishing an HCP does not mean that parents are being overprotective or preventing their children from maturing. Rather, it guarantees that medical treatment is controlled by those who know and care the most for the patient unable to decide on his or her own.

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