



## Essential Health Care Checklist for College Students

The dog days of summer are behind us, and National Back-to-School Month is well underway. Parents across the country are checking off tasks on their lists in order to get their college students ready to go back to school. If it's not already on the list, parents need to make sure that their college student has appropriate health care documents in place for anything that comes their way.

The core health care documents every college student needs are: (1) a health care directive; (2) a HIPAA authorization form; (3) copies of all health-related insurance cards; and (4) an emergency contact plan.

### Health Care Directive

Health care directives help protect college students against the unexpected. A health care directive is a document that makes a college student's wishes known to family members and doctors in the event that they are incapacitated and unable to communicate their decisions. In addition, they can nominate health care agents who will make health care decisions on their behalf if they are incapacitated. This document is crucial for college students because as soon as they attain eighteen (18) years of age, their parents are no longer able to step in and assist with health care decisions in the event of a health crisis absent a health care directive.

Importantly, college students remain in control of their own health care decisions whenever they are able to communicate their health care decisions. Health care directives are only "active" during moments of incapacity resulting in the college student not being able to communicate for themselves.

Every state has its own unique laws governing health care directives and requirements for properly executing them. For this reason, it is highly recommended

to work with an estate planning attorney to make sure that the health care directive is tailored to comply with the laws of the state in which the student is studying.

## **HIPAA Authorization Form**

The Health Insurance Portability and Accountability Act of 1996 (“HIPAA”) protects individuals from the disclosure of their health care information absent their consent. In the event of a health emergency, a HIPAA Authorization Form is needed in order for the college student’s medical information to be shared with their health care agent.

In some states, the HIPAA Authorization Form is incorporated within the health care directive. In other states, the HIPAA Authorization Form is a separate form in addition to the health care directive. Again, an estate planning attorney can tailor the HIPAA Authorization Form to comply with applicable federal and state law.

## **Health Insurance Cards**

By being proactive, families can avoid those last-minute texts for a copy of insurance cards in order to be seen at a clinic. College students should have an original or a copy of their health insurance cards in a safe place. This includes their medical, dental, and vision insurance cards. Moreover, every January when new insurance cards are issued, college students need an original or a copy of those new cards.

An easy way to take this step to the next level is for college students to save photos of the front and back of their insurance cards in their phones. Many health institutions do not require that patients have a paper version of their health insurance cards and will accept digital copies emailed to their receptionist at check-in.

## **Emergency Contacts**

To complete the checklist, college students should make sure to provide emergency contact information to their universities, coaches, study abroad advisors, and residence halls. In case of an emergency, this will help ensure that the student’s emergency contacts are quickly notified of health emergencies.

## Conclusion

Given the ongoing pandemic, it is more important than ever to make sure that college students have their health care documents in place before they head off to school. While putting these key health care documents in place, estate planning attorneys can also help college students prepare simple wills and a power of attorney for their finances. Introducing college students to these essential estate planning tools is an excellent way to help protect them in an emergency, and begin the broader conversation of managing their personal finances and health as young adults.

This blog was drafted by [Serena O'Neil](#), an attorney in the Spencer Fane Minneapolis, Minnesota office. For more information, visit [www.spencerfane.com](http://www.spencerfane.com).