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## **Ryan Crayne and Serena O'Neil Explain Value-Add for Financial Advisors Encouraging College Students to Implement Health Care Directives**

Spencer Fane attorneys [Ryan Crayne](#) and [Serena O'Neil](#) recently published an article for *InsuranceNewsNet* covering the value-add financial advisors can provide to their clients by working to get key health care documents in place for their clients' college-aged children.

Titled "Why Your Clients' College-Age Children Need Health Care Directives," the article discusses reasons to begin health care and financial planning conversations with young adults. Ryan and Serena focus on college students and how they can be protected if an emergency occurs by having essential health care documents prepared.

"With winter break on the way, now is a great time to begin this conversation with your clients and encourage them to talk to their children about providing them with a health care directive, HIPAA authorization form, copies of all health-related insurance cards and an emergency contact plan," Ryan and Serena explained.

To read the full article, please click [here](#).