

# My Child is 18, Now What?



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legally adults. They can make their own decisions, and you don't have legal rights to make decisions for them. This can present difficulties, especially if they go away to college or travel. They may have a car or other assets they will need sold or managed in their absence or health care issues. For example, Johnny is spending the summer traveling and leaves his car parked in front of the house. A few days after he leaves, his car gets towed because he had several unpaid parking tickets. You can't get his car from the impound lot because you aren't the owner. These problems can be avoided if he had a Property Power of Attorney, a Health Care Power of Attorney and a HIPAA Authorization form.

The Property Power of Attorney would allow you to make decisions about his property as his "agent." This would allow you to retrieve the car. The Health Care Power of Attorney would allow you, as agent, to make health care decisions for him in the event he is unable to make those decisions. The HIPAA Authorization form allows you to access medical information about your child. Beginning in 2003, strict new regulations were put in place regarding the release of

medical information. Hospitals and other health care providers face huge penalties if they release patient information to any unauthorized individual. With the HIPAA Authorization form, you can find out medical information about your child.

You can't keep your child from

growing up, having adventures or even making mistakes. However, armed with a Property Power of Attorney, a Health Care Power of Attorney and a HIPAA Authorization form, you can continue to be there for them as they head off into the adventure that is their life.

It seems like yesterday your child was a toddler, and you were beaming with pride when they took their first steps. You were there when they had their first day of school and when they skinned their knee sliding into first base in little league. You helped them learn how to ride a bicycle and were there as they grew faster than you thought possible. Soon they were driving, as evidenced by a few gray hairs on your head.

Your love for them doesn't end upon their 18th birthday. However, the legal landscape does change a bit. They've achieved the age of majority and are

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Mr. David Purcell is a member of the American Academy of Estate Planning Attorneys and has been engaged in the practice of law for the last 30 years. For more information or to attend an upcoming seminar, call (314)966-8077. Call us at (314)966-8077 or sign up on our website [www.yourestatematters.com](http://www.yourestatematters.com) for a free consultation or come to one of our free monthly seminars and learn how you can pass an inheritance to loved ones and NOT the nursing home or government!

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