

Do You Have a College Student? Maintaining Decision-Making Rights During Unexpected Situations

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Parents with young children often hear that “the days are long, but the years are short.” However, this phrase may not truly resonate until their children get older and experience certain milestones. Starting college is one of these milestones.

If you are a parent with children ages 18 or older, you and your children should consider taking a few simple steps so that, in the event of an emergency, you can make important health care and financial decisions, access their medical information and financial accounts, and obtain their educational records.

Medical Information. Once your child reaches age 18, he or she is deemed to be an adult by law, and you no longer have a legal right to make health care decisions on behalf of your child or to access your child’s health care information. As a result, if you have an adult child, your child must execute certain legal documents naming you as his or her healthcare agent and permitting you to access his or her medical information:

1. Your child must execute a “Health Care Proxy” naming you as his or her agent for health care decisions. In this document, your child authorizes you to make health care decisions on your child’s behalf if he or she becomes unable to make or communicate such decisions him or herself. The child may also share his or her own wishes regarding medical treatment.
2. Your child must also sign a “HIPAA Authorization Form.” The Health Insurance Portability & Accountability Act of 1996 (generally known as “HIPAA”) protects the privacy of an individual’s medical information, and healthcare providers may require written consent from a patient to share information with family members, including parents of an adult child. Your child’s college or university may also have policies in place preventing it from sharing medical information without the student’s consent. This form will serve as written permission authorizing those providing health care services to your child to share medical information with you as your child’s health care agent.
3. In addition, you should be in contact with the health services department of your child’s

college or university. The institution may provide its own form for authorizing the release of medical information that can be kept on record with the institution's health services department.

Financial Accounts. If you are to have the ability to act on behalf of your adult child with respect to financial matters, your child also needs to execute a "Durable Power of Attorney" naming you as your child's agent with respect to the child's assets and finances. If your child is attending college away from home, is studying abroad, or undergoes a medical emergency, it may be useful for you to access your child's accounts on his or her behalf. This allows you to pay bills for a child out of their accounts, make deposits, and open or close accounts. In addition, a durable power of attorney allows you to handle other financial tasks for the child, like filing tax returns or renewing a lease.

Educational Records. Finally, the Family Educational Rights and Privacy Act (FERPA) protects the educational records of a child who has turned 18 or is enrolled at a postsecondary institution from access by his or her parents. If the child's parents claim the child as a dependent on their tax returns, the parents may still access the child's education records without the child's consent. However, institutions may be reluctant to allow access to education records for any child over the age of 18 without a "FERPA Waiver" signed by the child, regardless of their status as a dependent. If you would like to have access to your child's educational records, you should contact the institution to request a FERPA Waiver form.

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