

Attorney Timothy P. Crawford, CPA, CELA*, CAP**
wanted to share this information with you.

Young Adult Children - Financial Power of Attorney & Health Care Power of Attorney

GREATER MILWAUKEE AREA OFFICES IN BROOKFIELD, GLENDALE, MILWAUKEE, OAK CREEK & RACINE

Your Asset Protection Law Firm

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An often overlooked lifetime planning idea is having a Financial Power of Attorney and a Health Care Power of Attorney for young adult children when they go to college. When a child reaches the age of 18, he or she is usually treated as completely separate and distinct from his or her parents. Under the Health Insurance Portability and Accountability Act (HIPAA) of 1996, the medical care community owes the 18 year old child full confidentiality unless he or she has executed a Power of Attorney for Health Care. This means that the 18 year old child's parents no longer have the right to know about the child's medical conditions or make treatment decisions on his or her behalf, unless such Power of Attorney for Health Care is in place. While the college student may still be covered under his or her parents' health insurance plan, his or her parents will not have the ability to make health care decisions for their incapacitated child, without the Power of Attorney for Health Care.

Another important topic for your young adult children involves health care coverage. Most family insurance plans only cover dependent children while they are still in school, thus when they graduate they are no longer covered under their parents' insurance plan. While some states are currently exploring the idea of expanding the age definition of a dependent for purposes of health care coverage, nearly 30% of individuals ages 18 to 24 are uninsured and nearly 25% of individuals ages 25-34 lack health care coverage. It is important to make sure your dependent child is covered by a health insurance plan after he or she graduates from college.

**“Those Who Plan Ahead Win.
Those Who Don't Plan Ahead Lose.”**

This article is for informational purpose only and is not intended as legal advice. It is recommended that you call Timothy P. Crawford for a free conference to discuss your situation in more detail. Attorney Crawford can be reached at 1-262-634-6659. Please refer to this article when you call.

*Attorney Timothy P. Crawford is a Nationally Board Certified Elder Law Attorney (CELA). He has been Board Certified by the National Elder Law Foundation which has been approved as the Sole Certifying Organization for Elder Law Attorneys by the American Bar Association.

**Timothy P. Crawford was invited to join the Council of Advanced Practitioners (CAP) of the National Academy of Elder Law Attorneys (NAELA) in August of 2005. CAP is a small group of premier elder law attorneys, all of whom

have been members of NAELA for at least 10 years, are certified as elder law attorneys by the National Elder Law Foundation, and are AV rated by Martindale Hubbell, a service that provides an independent rating of the quality of attorneys, as one of the top attorneys in the nation.

Attorney Timothy P. Crawford has been selected as a **Fellow** of NAELA. **Fellow** is the highest honor bestowed by the Academy. Selection as a **Fellow** signifies that his peers recognize the lawyer as a model for others and as an exceptional lawyer and leader.

Attorney Timothy P. Crawford has a superb rating of 10 out of 10 with A V V O.

A V V O has awarded to Attorney Timothy P. Crawford the A V V O Client's Choice Award.

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**"Helping Families in Wisconsin for Over 40 Years
to Protect Their Assets from Nursing Home Care Costs"**

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