



Planning Ahead

Checklist: When Children Turn 18

Once someone is legally an adult, usually at 18 years old, parents' legal rights to access the child's medical, financial, and educational records are limited. Before a child turns 18, parents should talk to their children about the information they may still need to access. This can be especially important if a child is still receiving treatment for a chronic or serious medical condition. This Checklist can help parents start that conversation. But be aware that your child may have their own preferences related to these topics.

☐ **Accessing Health Insurance**

How will your child's health insurance options change when they turn 18?

- The Patient Protection and Affordable Care Act (ACA) requires most individual and employer-sponsored health insurance plans to allow children to stay on their parent's plan until they turn 26 years old. Visit [HealthCare.gov](https://www.healthcare.gov) for more information.
- If your child is on Medicaid, check your state's Medicaid eligibility rules ([TriageHealth.org/health-insurance](https://www.TriageHealth.org/health-insurance)).
- You may also want to check what options your child may have through the State Health Insurance Marketplace ([TriageHealth.org/quick-guides/marketplaces](https://www.TriageHealth.org/quick-guides/marketplaces)).

☐ **Communicating with Health Care Providers and Accessing Medical Records**

What medical information of your child's will you be able to access?

- The Health Insurance Portability and Accountability Act (HIPAA), prevents health care providers from disclosing an adult patient's medical record, health status, or treatment plans with anyone, unless they have the patient's permission.
- If your child would still like you to be involved in their health care, have access to their medical records, or talk to their health care team, your child can complete and sign a HIPAA Authorization Form. HIPAA forms can be obtained from health care providers or you can find a sample form in Triage Cancer's Estate Planning Toolkit ([TriageCancer.org/Estate-Planning-Toolkit](https://www.TriageCancer.org/Estate-Planning-Toolkit)).



☐ **Visiting Your Child in the Hospital**

What physical access will you have to your child in health care settings?

- Once your child turns 18, they can decide who they want present for medical appointments or to visit them in a hospital. They can complete a visitation designation form at their hospital to specify who is permitted to visit them.

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□ **Making Medical Decisions**

What medical decisions can I make for my child?

- There may be a time when your child is unable to make their own medical decisions. Advance Health Care Directives (AHCD) allow your child to document their choices. AHCD have two key parts:
 - Health care instructions: decisions about whether or not to stop medical treatment at a future time when treatment may not be useful (e.g., stopping chemotherapy once it stops working).
 - Health Care Power of Attorney: naming another person (e.g., proxy or agent) to make health care decisions for them, if they are unable to make health care decisions. Agents may have the ability to speak to health care providers, access medical records, hire or fire health care providers, and make decisions about tests, procedures, and treatments. For more information explore the Quick Guide to Advance Health Care Directives ([TriageHealth.org/quick-guides/advancedirectives](https://www.triagehealth.org/quick-guides/advancedirectives)), and Estate Planning Toolkit ([TriageCancer.org/Estate-Planning-Toolkit](https://www.triagecancer.org/Estate-Planning-Toolkit)).
 - For information about other estate planning topics: [TriageHealth.org/Estate-Planning](https://www.triagehealth.org/Estate-Planning).

□ **Taking Care of Finances**

What financial decisions can I make for my child?

- There may be a time when your child is unable to take care of their own finances or may need help. A Power of Attorney for Financial Affairs allows your child to choose a trusted adult to make financial decisions for them. Those decisions could be as simple as depositing or withdrawing funds from a bank account, paying rent, or handling other personal matters, such as receiving mail, talking to an insurance company, or making travel arrangements.
- When your child turns 18, if they would like your assistance with taking care of their finances, then they could name you as their power of attorney for financial affairs.

□ **Communicating with Schools and Accessing School Records**

What educational information of your child's will you be able to access?

- Once a child turns 18, the Family Educational Rights and Privacy Act (FERPA), requires that students provide written consent for the release of their school records to their parents. Your child can complete a FERPA release form to allow you to communicate with their school on their behalf and access their school records. Check with your child's school to get their school-specific release form.

□ **Accessing Caregiver and Young Adult Support**

If you are caring for a child who has been diagnosed with a serious medical condition, you may find that you could benefit from understanding the rights that you have as a caregiver and support programs that may be available to you and your family.

- Triage Health has a number of resources available to help caregivers navigate practical issues and access support ([TriageHealth.org/caregiver-resources](https://www.triagehealth.org/caregiver-resources)).
- There are also programs that support young adults with cancer ([TriageCancer.org/partners-category](https://www.triagecancer.org/partners-category)).
- And, there are a variety of financial assistance resources that are available to young adults with cancer ([TriageCancer.org/cancer-finances-financial-assistance](https://www.triagecancer.org/cancer-finances-financial-assistance)).

Disclaimer: This handout is intended to provide general information on the topics presented. It is provided with the understanding that Triage Cancer is not engaged in rendering any legal, medical, or professional services by its publication or distribution. Although this content was reviewed by a professional, it should not be used as a substitute for professional services.