



Important advice for parents with 18+ year olds leaving for school:

What happens if your child gets sick? Are you prepared to advocate on your child's behalf? Your 18+ year old child is now considered an adult. You need permission to access her/his healthcare information. What should you do?

Here are several important steps needed to be prepared:

1. Release of Information Authorizations

These forms documents allow you to receive information and speak to your child's healthcare providers and insurance company on their behalf. Before your child leaves, get these documents on file with your child's school health center and health insurance company in advance. The authorization forms are usually located on the school's or health insurance company's website or call to ask for the forms.

2. Advance Healthcare Directive/Living Will

This document is especially important for your child who may have limited access to family during a health care crisis. It enables you to ensure that your child's healthcare values and wishes will be granted. Contact your attorney or find this document online. Follow state rules and regulations to make sure it is legally valid.

3. Know Insurance Plan Coverage:

Be familiar how the plan works and if care will be considered in-network or out-of-network. What happens in an emergency, do you need to notify your plan? Failure to understand coverage could have significant financial consequences.

4. Insurance coverage of Covid-19 related Care

Contact your insurance company to determine coverage and your financial responsibility for Covid-19 related care. Hold off on paying medical bills, until you review Insurance Explanation of Benefits documents to make sure claims were processed correctly.

Prepare now to avoid problems and decrease stress when care is needed!

Anne McGuire, RN, CCM
Healthcare Pathfinder, LLC
www.healthcarepathfinder.com
16 Rocaton Road
Darien, CT 06820

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