

McChesney Law Firm Newsletter

BECOMING AN ADULT.... OUR TEENAGERS NEED LEGAL DOCUMENTS, TOO!

Springtime in Florida!

We have turned the clocks ahead and that means Springtime and warmer temperatures! The beaches are getting crowded again and there are lots of festivals and other fun events coming up in our beautiful city! In this month's newsletter, we wanted to give you some helpful information about the legal documents that all of our teenagers should have when they turn 18. We've all got kids, grandkids or nieces/nephews that are teenagers. This newsletter provides an overview of the three essential legal documents that they should all have when they turn 18.

What Legal Documents Should Teenagers Have?

As our teenagers get older, they get more independence and when they turn 18, they are legal adults. They go off to college or get an apartment or home on their own. That means they should be prepared and protected, just like you are, in the event something unthinkable happens. These three documents are essential...

#1 Durable Power of Attorney

Eventually, our teenagers will be living on their own. If they get sick or get in an accident, someone will have to step in and handle their financial responsibilities such as paying rent, utilities, etc.

With a Durable Power of Attorney in place before an accident or illness, a parent or other adult is authorized to act on their behalf and will prevent them from falling behind on rent or missing car payments or anything else that could hurt their credit score in the future.

#2 Health Care Surrogate

Once our children are no longer minors, HIPAA (The Health Insurance Portability and Accountability Act) protects their privacy and therefore parent's are no longer allowed to view their child's medical records without their consent. If they have an accident, whether they are away at school or close to home, their parent or another chosen adult will need to make medical decisions on their behalf. The Healthcare Surrogate authorizes the person named in the document to make medical decisions for the older teen or young adult if they are unable to make decisions for themselves. The Healthcare Surrogate also contains a HIPAA waiver which would allow the Surrogate to obtain medical records, have discussions with medical personnel, and do whatever else is needed in a medical emergency until the young adult is healthy again.

#3 Living Will

The third essential document is the Living Will. It's not a situation any of us want to think about, but it is crucial to be prepared if the unthinkable happens. A Living Will expresses what they want to happen if they are faced with a life-threatening illness or accident. With the Living Will, they express for themselves what life-sustaining treatments they would want and allows them to live their life on their own terms and according to their values.

Turning 18 is an exciting time and brings with it a whole new set of responsibilities. These documents are something most of us probably hadn't thought of. Hopefully this newsletter has highlighted their importance.

Happy Spring!

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