**Social Security Column**

# 5 THINGS TO KNOW WHEN YOUR CHILD WITH DISABILITIES TURNS 18

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When your child turns 18 years old, they legally become an adult. This is an important time to consider their financial future – especially if they need additional care into adulthood. Here are 5 things that may help you prepare for this milestone:

## **1. Health and Welfare Decision-making**

When your child legally becomes an adult, you can no longer make certain decisions for them about their health and welfare. However, you can stay involved through:

* **A Representative Payee**: Social Security will determine who best serves as a Representative Payee for your child’s benefits. To learn more about the Representative Payee program, read our webpage at [www.ssa.gov/payee/index.htm](https://www.ssa.gov/payee/index.htm).
* **Guardianship**: This requires court involvement. It may be necessary if your child can’t execute a power of attorney. Please consult an attorney for assistance.

## **2. Changes in Supplemental Security Income (SSI) Eligibility**

SSI provides monthly payments to adults and children with a disability or blindness who have income and resources below specific financial limits.

If your child receives SSI, when they turn 18 we will review their eligibility for continued SSI payments based on the disability rules for adults. For more information, please review the publication, What You Need To Know About Your Supplemental Security Income (SSI) When You Turn 18 at [www.ssa.gov/pubs/EN-05-11005.pdf](https://www.ssa.gov/pubs/EN-05-11005.pdf). Please be sure to review this with your child. We also encourage you to check out Social Security’s Youth Resources page at [www.ssa.gov/youth](https://www.ssa.gov/youth/).

## **3. Education Transitions**

If your child attends public school, they have a few options to continue their education, such as pursuing:

* **A diploma**: They may pursue further education in college or trade programs with an Individualized Education Program (IEP). More information on the IEP is available at [www.ssa.gov/pubs/EN-64-118.pdf](https://www.ssa.gov/pubs/EN-64-118.pdf).
* **A certificate**: They may have the opportunity to continue in a transitional program in their high school even after they complete their senior year. Most are permitted to remain until they turn 22.
* **Employment**: Local Vocational Rehabilitation Services can assist with employment options during pre-graduation IEP meetings.

## **4. Support for Living Arrangements**

Once your child turns 18, they may choose or qualify for different living arrangements depending on the services they already receive. If your child receives therapy services at school, how will they receive them once they leave? They could receive them through a Medicaid waiver or private insurance.

Qualification for respite services may also look different. Respite services allow family caregivers time to step away from their duties. It is essential you understand all the benefits and options available to your child after they complete high school before deciding on living arrangements and services.

## **5. Financial Protections**

* **Special Needs Trust**: Update estate planning documents before your child turns 18. Otherwise, inheritance may terminate your child’s governmental benefits.
* **ABLE Account:** You can deposit funds into this account up to a certain limit each year; however, there are limits on what its funding covers. More information on ABLE accounts is available at [www.ssa.gov/payee/able\_accounts.htm](https://www.ssa.gov/payee/able_accounts.htm)

Children receiving benefits on a parent’s record may continue to receive those benefits until age 19 if they’re a full-time elementary or secondary school student. People who have a qualifying disability that began before age 22 may also be eligible to receive child’s benefits at any age. For more information, please review the publication, Benefits for Children at [www.ssa.gov/pubs/EN-05-10085.pdf](https://www.ssa.gov/pubs/EN-05-10085.pdf).

As your child turns 18, consider these issues while you navigate their financial future. For more information, please contact the Special Needs Alliance at [www.specialneedsalliance.org/contact-us](https://www.specialneedsalliance.org/contact-us/) or visit the Social Security website at [www.ssa.gov](https://www.ssa.gov/pubs/EN-05-10085.pdf).

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