

The Caregiver's Cheat Sheet to:

TURNING 18

with an Intellectual or Developmental Disability

The Must-Dos


At 18, your child is legally an adult. That means benefits, services, and decision-making rules all flip overnight. Here's your Top 5 Must-Dos to set them (and you) up for adult life.

1. Sort Out Legal Authority

When your child turns 18, *you don't automatically get to make decisions anymore.*

You'll need to figure out what fits:

- **Supported Decision-Making.** They stay in charge, but you're their advisor
- **Guardianship.** You help with personal/medical choices
- **Conservatorship.** You handle financial matters

 **Where to start:** Google "[your state] guardianship for adults with disabilities" or call your county probate clerk

If you need conservatorship/guardianship:

- ☐ Learn your options: full, limited, or supported decision-making
- ☐ Grab the forms (county probate or state court site)
- ☐ File a petition & file doctor's evaluation
- ☐ Show up at the hearing (judge will ask questions)
- ☐ Get the court order & keep certified copies
- ☐ Stay on top of follow-ups. Some states require annual reports


 **Lawyer or DIY?**

With a lawyer = less headache, more \$\$\$\$

DIY (per se) = cheaper, but you'll be your own paralegal (aka lots of paperwork). Call your probate clerk first. They'll explain your county's exact steps

2. Apply for SSI

Supplemental Security Income (SSI) is now based on your child's income, not yours.

 **Where to go:**


ssa.gov/ssi or call SSA at 1-800-772-1213.


3. Open an ABLÉ Account

- People on SSI can't have more than \$2,000 in savings/assets. **That's where an ABLÉ account comes in.** It lets your child save over that limit without losing SSI/Medicaid

4. Apply to Medicaid + Waivers


- Medicaid covers health care
- Waivers cover extras that make life livable (respite, in-home supports, job coaching, transportation, or day programs)
- Apply ASAP. Waitlists can take years

 **Where to go:** Google "[your state] Medicaid application" and "[your state] Medicaid waiver for disabilities" or "[your state] HCBS waiver"


 Think of waivers as your child's "adult safety net." You may not need them today, but future-you will thank you

5. Connect to Vocational Rehab (VR)

- A state program that helps people with disabilities prep for, find, and keep a job
- Think: job coaching, training, career counseling, internships, tuition help, and even rides or assistive tech

 **Where to go:** Google "[your state] vocational rehabilitation services." Or ask your child's school transition coordinator for a referral


6. Be Ready to Test Your Patience

- You'll spend time on hold. A lot. Put the phone on speaker, grab a snack, and plan to use the wait time to knock out something on your to-do list
-  Start these apps before your child's 18th birthday. SSI, Medicaid, and guardianship can take months to process

A Quick Note on Terminology

States don't agree on words.

- "Guardianship" often = personal/medical
- "Conservatorship" often = financial
- Some states use one word for both

 Always check your county probate or state court website for local terms.

Note: For families of young adults with physical disabilities that may not need guardianship/conservatorship - benefits like SSI, Medicaid, ABLÉ, and vocational rehab still apply