

as your teen gets older: preparing for the next steps

by Judi Tyler, LMSW

for every family and for every teen, the word “transition” can mean something different. For some, they will go off to college, while others will move out with a job or a work program. For others, transition will be more subtle, such as a change in a school program or a change to adult medical providers and benefits.

Let's take a look at five different types of transitions: legal, financial, medical, educational and social.

Legal: The age of majority is the age when one ceases to be legally considered a child. These young people assume responsibility of themselves as well as their actions and decisions. Other rights, such as the right to vote, to drink alcohol, to leave school or to marry, may be given at other ages. For most states in the United States, the age of majority is 18, but in a few states it can be as old as 21.

Some young people can make decisions independently or with family input. Many states have **advanced directives**, which are documents persons over age 18 can sign. They give a trusted friend or family member the right to make certain decisions for them if they cannot. Advanced directives are sometimes called a **health care power of attorney, mental health power of attorney, a living will, etc.** Depending on the directive, a young person may be able revoke that permission at any time. Some directives deal with health care and others deal with financial issues. Please check with your respective states.

For those needing more support, a **court-approved guardianship** allows someone else to make decisions for those declared unable to make decisions for themselves. It is serious because it takes away rights of the individual, but it is important because it can protect a vulnerable person. Guardianship can vary from state to state; however, it is important to begin setting up a guardianship before the age of majority.

Financial: If your young person receives SSI, be aware that after age 18, your income as parents is not counted. Contact Social Security at 1-800-772-1213 or ssa.gov for more information. You may be allowed to be a representative payee. If the young person has more financial benefits than SSI, and they need a guardian, a **conservatorship** may be needed to manage those funds. A special needs lawyer who is aware of benefits your child is also receiving may be helpful. Visit specialneedsalliance.org to learn more.

If your young person is going to manage their own funds, you may want to discuss a **durable power of attorney** that allows you to assist in times of crisis. For example, if the young person was in an accident and was unable to make decisions, it would allow you to cash their paycheck and pay the bills. Remember to read the fine print before setting something like this up.

Medical: While the Affordable Care Act (or Obamacare healthcare.gov) changes have been made it possible to cover your child with

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your private insurance until age 26, be aware that pediatric providers may ask your child to transfer to an adult provider. Also be aware that state medical benefit coverage may vary between pediatric and adult benefits. Be aware at what age those benefits change.

Providers should be engaging the young person in conversations regarding their health care. If your young person is over age 18 and you have guardianship or your young adult has completed advanced directives, please give copies to your providers. Some young people wear a medical alert bracelet or put a copy in their wallet.

Educational: If your young person has an IEP (Individualized Education Program) under the IDEA law, they are able to stay in special education until their 22nd birthday. Check with idea.ed.gov or a local parent advocacy group if needed. Depending on the needs of the young person, vocational training or life skills classes might be the best fit.

If your young person is college bound, be aware of scholarships that might target scholars with certain medical conditions. While colleges and universities are not under the IDEA law, some colleges will have a Disability Resource Center that can allow supportive services to be given such as note taking or absences for medical appointments. Vocational Rehabilitation services also known as Rehabilitation Services of America may be helpful in funding and looking at employment. Visit www2.ed.gov/about/offices/list/osers/rsa/index.html to learn more.

Social: Social activities are vital, especially as your young person may be leaving the familiarity of high school or their friends may be leaving. At age 18, many volunteer opportunities can open up such as working in animal shelters or volunteering at a hospital. Art and sport programs may also be available through your local communities.

For those who will not be going to school or working, day programs may be available. Be sure to check them out unannounced or intermittently, so you have a good idea of the activities. Many of these programs try to include young people in the planning.

Most of all, remember that transition does not have to all be done at once. It is a process. Take it one step at a time in conversation with your young person and those who love them.

Judi Tyler, LMSW, is a social worker for kids with craniofacial differences and their families in Phoenix, AZ.