Turning 18 checklist

- ☐ Make sure your school district has done a Chapter 688 referral.
- ☐ Apply for SSI (you can do this earlier if your child is in a residential placement, or if your family income is low enough) – make sure your child has less than $2000 in assets of his or her own. Getting SSI makes your child eligible for MassHealth (Medicaid).
- ☐ If you, the parent, are retired or disabled, the child can apply for SSDI; there are fewer income restrictions and the benefits are higher, but SSDI does not make your child eligible for Medicaid, and SSI does. It can be possible to get both (up to a certain cap). SSDI will eventually make your child eligible for Medicare, but there are important services Medicare cannot be used for that Medicaid can – like residential services. It is important to try to get your child on Medicaid *before* you retire, to make sure it is possible to have both.
- ☐ Once your child receives SSI as an adult, he/she is automatically eligible for MassHealth (Medicaid). If a card does not come in the mail after a month, call MassHealth, say your child is on SSI, and has not received a card. If they tell you to apply, ask to speak with a supervisor. Do not apply. If your child does not receive SSI, apply for MassHealth at age 19, when eligibility is based on his/her own income. If your child is not eligible (for instance if s/he receives too much income through SSDI), s/he can buy into CommonHealth if s/he works at least 40 hours per ***month*** or meets a deductible.
- ☐ Contact DDS about a review for eligibility for adult services. It is crucial that the people doing the review understand about any difficulties that affect the care of your child – "looking too good" during this process can hurt you and your child.
- ☐ If your child is a boy, you must register him for the draft – failure to do so can affect eligibility for some government benefits.
- ☐ Decide whether you want to have guardianship, or a less restrictive alternative (such as a health care proxy, a durable power of attorney, or being named representative payee for your son or daughter's government benefits.) Whatever you do, try to have it in place just before the birthday. After the birthday, your child is legally an adult, and you have no legal standing, even in the emergency room. Another option is supported decision making, where the individual has a team to help them with decisions.
- ☐ Apply for a Section 8 housing voucher. There are two lists to sign up on: the centralized list, and one of the lists run by regional non-profits. You can also get on the lists of towns not on the centralized list; however, some lists may not be open and a voucher from one of these may require living in that town for 12 months after receiving the voucher. It is important to apply as soon as possible after the child turns 18, as it can take 6 to 12 years to receive a voucher. You will also need to check in with the lists once a year or so to make sure you are still on it, as they purge these lists every couple of years (check in; do not re-apply, unless you have been purged – otherwise you will be moved to the bottom of the list). Massachusetts also has two portable voucher programs of its own (MRVP and AHVP); the waiting list for MRVP is not always open. You can also apply to project-based housing; these lists are shorter, but your family member will need to live in the project that issues the voucher.
- ☐ If you decide not to get guardianship (or if only one parent acts as guardian), find out if your child is eligible for Adult Family Care. You can be paid from about $9,100-$18,000 per year to care for your child (depending on the level of care needed). If your child is eligible for Adult Family Care, he or she should eventually be eligible for Group Adult Foster Care at age 22, which funds 1-2 hours/day of services for those in subsidized housing or Assisted Living, with emergency services available. Aging Service Access Points (ASAPs) can help you locate AFC and GAFC provider agencies.

To learn more, check out Barbara Jackins, Legal Planning for Special Needs in Massachusetts, https://tinyurl.com/mtn5ry55

Resources

- Chapter 688
  - https://www.doe.mass.edu/specialeducation/iep/688/default.html
- SSI
  - http://www.socialsecurity.gov/pgm/links_ssi.htm
  - https://workwithoutlimits.org/benefits-counseling/
  - https://www.mass.gov/benefits-counseling
- SSDI
  - https://www.ssa.gov/benefits/disability/
- MassHealth
  - http://www.mass.gov/how-to/apply-for-masshealth-the-health-safety-net-or-the-childrens-medical-security-plan
  - https://massairc.org/factsheets/masshealth-commonhealth-fact-sheet/#premium-assistance
  - http://mbg.neindex.org
- DDS Eligibility
  - https://tinyurl.com/roadforward
  - http://tinyurl.com/7xqsw5x
  - https://tinyurl.com/autismeligibility
  - https://www.mass.gov/doc/transition-information-fact-sheets-english/download
  - http://mhlac.org/library/#post-319
- Selective Service (draft registration)
  - https://www.sss.gov
- Guardianship
  - http://www.mass.gov/courts/forms/pfc/pfc-upc-forms-generic.html#3
  - http://supporteddecisions.org/
- Section 8 and other housing vouchers
  - http://www.18section8.org
  - https://www.mass.gov/doc/eohlc-section-8-housing-choice-voucher-program-application/download (closed)
  - http://www.section8listmass.org/
  - https://18section8.org/wp-content/uploads/2025/02/Additional-sources-of-Section-8-vouchers-2025.pdf
  - http://www.mass.gov/hed/housing/rental-assistance/mrv.html
  - https://www.mass.gov/doc/mrvp-application-english/download
  - https://www.mass.gov/service-details/alternative-housing-voucher-program-ahvp
  - http://publichousingapplication.ocd.state.ma.us/
  - http://autismhousingpathways.org/services/finding-housing/#AffordableRental
- Adult Family Care
  - https://www.mass.gov/location-details/aging-services-access-points-asaps-in-massachusetts
  - http://www.massafc.org/provider-list
- Group Adult Foster Care
  - https://www.mass.gov/location-details/aging-services-access-points-asaps-in-massachusetts

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