



Families with children having disabilities must weigh many critical decisions carefully and early in their child's life to avoid turmoil once adulthood is reached. Guardianship, housing, education, work opportunities, recreational programs, lifestyle, daily transportation, medical costs, and custodial care are among them.

For more information and resources available for families having children with disabilities, please visit massmutual.com/scresources.

Bridging the transition to adulthood:

What you should know *BEFORE* your child with a disability turns 18

For families living with children with disabilities, a series of life-altering events takes place once their children reach age of majority (typically at age 18 or 21, depending on the state in which you live). Here we examine some of the critical decisions that parents must carefully make as part of the planning process:

1 | Guardian angel?

Many parents assume they will retain guardianship of their child, regardless of age. However, once children reach the age of majority, parents must file for legal guardianship. In many cases, the guardianship process is merely a formality. But it's important to remember that guardianship is a court-appointed procedure.

Parents may want to consider naming both a guardian and a conservator who can help. A guardian will make decisions for the child, which may include management of his or her property, depending on the type of guardianship. A conservator will manage the child's property only. Parents can pre-determine the level of responsibility for each, depending on the level of assistance their child will need.

2 | Government benefits

Some government benefits that a child currently receives may change upon reaching his or her 18th birthday. Consider these facts:

- Eligibility for certain benefits, such as Medicaid and Supplemental Security Income (SSI), is determined by the parents' income prior to the child's 18th birthday. After that, it's based on the child's assets and income, even if the child continues to live within the parents' home.
- To receive SSI prior to age 18, a child must be determined to be disabled by the Social Security Administration's (SSA) definition. When the child becomes 18, he or she must then re-qualify as a disabled adult, as the SSA defines it.
- When a child turns 18, he or she may qualify for Medical Assistance to help pay medical expenses, if already qualified for SSI.
- If a child currently receives Social Security Disability Insurance payments (SSDI) because his or her parents are eligible to receive them, the child will continue to receive the benefit after age 18.

3 | Hitting the job market

Finding a job is a critical first step toward self-determination and financial independence for adults with special needs. Parents can help their adult children

SpecialCareSM

A MassMutual program for people
with disabilities and their families

assess their skills, identify employment goals, and find opportunities for training and education to meet personal goals. Many employers work with local service organizations to provide employment opportunities for adults with special needs.

A good place to start is by visiting disabilityinfo.gov to learn about employment rights, laws and regulations, resources and employment programs and job accommodations for people with disabilities.

The Job Seeker & Employee Resources pages will be particularly helpful to parents and their newly adult children with disabilities. Parents can find out locations of and what services are available through local One-Stop Centers using

What's a parent to do?

Parents should turn to their advisors for expert advice. Their lawyers, financial professionals, social workers and health care providers can help parents understand how government benefits may change and what options they have to prepare for and adapt to those changes. A MassMutual Special Care Planner, along with other advisors, can help parents take steps now to replace benefits that may be lost and can help establish a life care plan to secure their children's future. Special Care Planners* receive advanced training and information in estate and tax planning concepts, special needs trusts, government programs and the emotional dynamics of working with people with disabilities and other special needs and their families. Also through the *Special Care*SM program, an innovative outreach initiative developed exclusively by MassMutual, families with special needs members and their caregivers gain access to information, specialists and financial products and services that can help improve their quality of life.

*The Special Care Planner certificate program is offered by The American College in Bryn Mawr, PA, exclusively for MassMutual financial professionals.

the America's Service Locator from the U.S. Department of Labor at www.servicelocator.org, by calling toll free (877) US2-JOBS [877-872-5627] or by contacting their state, county or local department of labor or employment.

4 | Moving out

Grown children moving away from home conjures images of relieved parents moving eager young adults into their own apartments to live independently for the first time.

Although parents of children with disabilities feel that ideal American dream is far from their reach, in reality adults with disabilities have many choices when it comes to living away from home. Parents' primary role will be to assist their sons and daughters to stay in their community in a living arrangement of their choice, such as:

- Independent living with a bit of support to solve complex problems, manage money or budget
- Supported living providing more assistance, perhaps by a support worker who helps with self-care or social planning
- Supervised group living with a professional staff to assist with daily living
- Adult foster care in a home with a family

Once again, disabilityinfo.gov can be a great resource for families having a new adult with disabilities. By clicking on the "Community Life" link at the top of the page, parents can gain access to information on local independent and assisted living options in their state.

5 | (Un)Social life

For adults with disabilities, the challenge of developing friendships can be significant, especially if there is limited access to a range of social activities. In addition, some believe that young adults with disabilities are at risk for social isolation as a result of the stigma that society attaches to them and the lack of peer understanding. The fact, however, is that adults with disabilities can be active participants in all areas of community life, including social and recreational activities. There are associations and organizations that can help find opportunities for weekends away, evenings out and other opportunities to participate in recreational activities throughout the year. These opportunities for social interaction help individuals with disabilities develop lasting friendships and learning opportunities, regardless of their age.

