

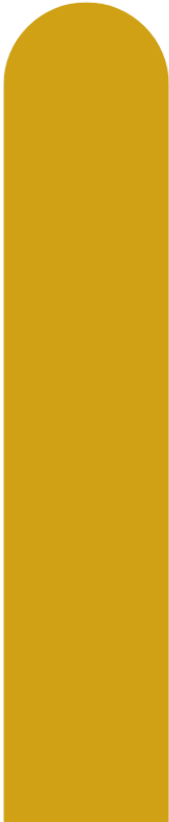


# Transitions 101: Ages 14-18

Planning for the  
Transition to Adulthood



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## Welcome

Planning for your child’s transition to adulthood is a huge step and can feel overwhelming, especially when navigating services and benefits. This guide outlines the key steps between ages 14-18 to help you plan ahead with confidence and understand what to expect.

While this process can feel complex, you don’t have to do this alone. Your Developmental Pathways (DP) coordinator is here to support you along the way.

## Key Milestones at a Glance

### Age 14

- Join adult waiver waitlists
- Begin transition planning through school

### Age 18

- Apply for Medicaid and Supplemental Security Income (SSI) as an adult
  1. Must be 18 for a full month before applying for SSI
- Meet Social Security’s disability definition and complete a disability determination
- Review decision-making options (guardianship, power of attorney, etc.)

## Understanding Transition to Adulthood

Transition is not a single event; it is an ongoing process that begins in the early teen years and continues into adulthood. Planning early helps ensure that services and supports are available when your child needs them.

### At Age 14: Getting Started

#### Join Adult Services Waitlists

Age 14 is the earliest a person can be placed on the waitlist for **Medicaid Waiver Programs** – funded adult disability services such as the Developmental Disabilities (DD) Waiver and the Supported Living Services (SLS) Waiver.

Services for these programs cannot begin until the individual is at least 18 years old and meets all eligibility criteria. However, waitlists can be long. For this reason, we strongly recommend contacting your coordinator as soon as your child turns 14 to be added to the appropriate waitlists. Early planning can help to ensure access to services at the earliest possible time.

#### Consider Financial Planning Tools

Around age 14, some families begin exploring financial tools that can help protect eligibility for future benefits, particularly Medicaid. These may include

- A special needs trust
- ABLE account
- College savings account

For more information, please refer to the [Long-Term Care \(LTC\) Medicaid and Social Security Benefits Guide](#) or see the Eligibility and Benefits section of this packet.

### Begin School Transition Planning

Transition planning is required under the Individual with Disabilities Education Act (IDEA (P.L. 101-476)). Students receiving special education services must have an Individualized Transition Plan as part of their Individualized Education Plan (IEP). This plan is developed by the IEP team and focuses on both the student's current educational needs and their transition to adult life.

Depending on the individual, planning may include

- Post-secondary education
- Vocational training and/or employment
- Future living arrangements
- Continuing and/or adult education
- Day program services

- Community Participation

For more information, contact your child's school or IEP team. To learn more about IDEA, visit [idea.ed.gov](http://idea.ed.gov).

## At Age 18: Critical Steps

Age 18 is a significant milestone age for any person. At this point, individuals are legally considered adults under Colorado law, regardless of disability status. This means they have the right to make their own decisions unless a parent or other individual has obtained legal authority through the courts.

### Social Security & SSI

Social Security considers a person an adult when they have been 18 for a full month.

- If your child is not currently receiving SSI, they can apply after they have been 18 for one full month.
- If your child is already receiving SSI, Social Security will mail a packet to complete and return prior their 19th birthday to reassess eligibility under adult criteria.

For more information, see DP's [Guide to Applying for Social Security](#) or visit [www.ssa.gov](http://www.ssa.gov).

### Guardianship

Guardianship is a significant legal responsibility and may not be appropriate for every family.

The guardian may make decisions related to

- Living arrangements
- Education
- Social activities
- Medical or other professional care, treatment, or advice

Guardians must always

- Act in the best interests of the individual
- Support the individual in the least restrictive environment
- Submit an annual report to the court on the date of the guardian's appointment, including updates on health and living conditions and a current physician's report

Guardianship is established through the county probate court. You can learn more through the [Colorado Judicial Branch](#) or the [Guardianship Alliance of Colorado](#).

To learn more about supported decision-making, visit the [National Resource Center](#).

## Other Legal Options

Some families prefer less restrictive options that support independence while allowing for assistance with decision-making:

- **Power of Attorney (POA):** Grants legal authority to assist with decisions, but the individual retains final decision-making rights.
- **Financial Power of Attorney:** Also known as a General Power of Attorney or General Power of Attorney for Property, allows management of finances and property, such as paying bills, cashing checks on the individual's behalf, or accessing accounts.
- **Medical Durable Power of Attorney:** Grants authority to make medical and personal care decisions on an individual's behalf.
- **Limited Power of Attorney:** Also known as a Special Power of Attorney, grants legal authority for specific decisions or acts or for a defined period of time.
- **Conservatorship:** A court appointed role to manage financial matters for someone who is unable to do so independently. Conservators are responsible for maintaining accurate financial records and acting in the individual's best interest.

## Eligibility and Benefits

To access Medicaid waiver services, individuals must qualify for Medicaid. Medicaid pays for waiver services.

There are three components to eligibility:

- Financial eligibility
- Disability eligibility (based on Social Security's definition)
- Functional eligibility

Note: The disability determination required for Medicaid may differ from the determination completed during intake with DP.

## Medicaid Disability Determination

There are two pathways to complete disability determination:

### 1. Medicaid

- Complete a Medicaid Disability application along with a Medicaid Application (Application for Public Assistance), if you don't already have active Medicaid
- May be processed more quickly
- Does not include a financial benefit

### 2. Social Security benefits (SSI)

- Uses the same definition of disability
- Includes a potential monthly financial benefit

Applications are reviewed by different agencies, but both use the Social Security Administration's definition of a disability. Some families choose to apply through both options.

For more information, see DP's [Applying for and Maintaining Medicaid Guide](#) and our [Guide to Applying for Social Security Benefits](#).

### **Medicaid (Health First Colorado)**

Medicaid is a health insurance program administered by the Colorado Department of Health Care Policy and Financing (HCPF).

- Required to access waiver services
- Individuals approved for SSI are often automatically enrolled, though follow-up may be needed
- Eligibility rules differ before and after age 18
  - For example, before age 18, Medicaid will consider the household income and assets. Parent income is also taken into consideration for an adult child with a disability and parents declare as a dependent on taxes.

Application support is available through DP resources: [Applying for and Maintaining Medicaid](#). To learn more about Medicaid in Colorado, visit [Health First Colorado - Colorado's Medicaid Program](#).

### **Supplemental Security Income (SSI)**

SSI is a disability benefit provided through Social Security Administration (SSA). SSI provides a monthly payment to help cover basic living expenses (food, clothing, shelter/housing).

SSI eligibility is based on two main factors:

- A person having a significant disability that impacts their ability to work
- A person meeting financial eligibility requirements

Apply online, by phone, or in-person:

- Call Social Security at 1-800-772-1213
- Visit [www.ssa.gov](http://www.ssa.gov)

Note: You cannot apply as an adult until the month after the individual turns 18. Many families find it helpful to schedule an in-person appointment.

For more information, see DP's [Guide to Applying for Social Security](#).

## Social Security Disability Insurance (SSDI/Title II)

SSDI is a benefit to disabled and/or blind individuals who are “insured” by workers’ contributions to the Social Security trust fund. SSDI may be available based on the work history of the individual, a spouse, or a parent.

- Payments are based on work “credits”
- Payment amounts may vary
- Not all SSDI/Title II pathways include a disability determination

## Medicaid Buy-In Programs (Health First Colorado)

There are two types of Health First Colorado Buy-in Programs: one for working adults with a disability and one for children with a disability.

These programs allow individuals or families with higher incomes to qualify for Medicaid by paying a monthly premium.

More information is available on the [HCPF website](#).

## Financial Planning Tools

- **A Special Needs Trust:** Helps protect assets while maintaining financial eligibility for benefits (Medicaid and/or Social Security).
  - For more information, see the [Special Needs Alliance Handbook for Trustees](#).
- **Colorado ABLÉ Account (Achieving a Better Life Experience):** Allows individuals to save money without impacting their SSI and Medicaid eligibility.
  - Click to learn more about [Colorado ABLÉ](#).

These tools are optional and should be considered based on your family’s needs.

## Medicaid Waiver Programs

Medicaid waiver programs provide additional long-term supports and services beyond traditional Medicaid coverage. These programs are designed to help individuals receive services and supports in their homes and communities based on their unique needs.

For more information about available waiver programs in Colorado, visit:

- [HCPF’s Colorado Home and Community-Based Services \(HCBS\) Waivers webpage](#)
- [DP’s Long-Term Care Case Management webpage](#)

You can also contact your DP coordinator with questions about waiver programs, eligibility, or next steps.

Please note: Once enrolled in Medicaid waiver services, individuals are no longer eligible to receive supports through DP's Resource Coordination Program.

## Documents You Made Need

When applying for SSI, Medicaid, and Medicaid waiver services, you may be asked to provide the following documents. This is not a complete list, and requirements may vary.

### Common Documents

- Birth certificate
- Current photo ID (state ID, school ID, or passport)
- Social Security card
- Medicare or Medicaid card (if applicable)
- Private health insurance card (front and back, if applicable)
- List of current medications
- Financial statements for all accounts associated with the applicant
- Trust documents (if applicable)
- Guardianship paperwork (if applicable)

### Additional Items for Waiver Enrollment

- Guardianship paperwork (if applicable)
- Approval documentation for any special needs trusts

### Reminder

Before waiver enrollment, the individual must be seen by a doctor after age 17. A physician will need to complete and sign a Professional Medical Information Page (PMIP) as part of the enrollment process into Supported Living Services (SLS) waiver.

## Common Acronyms and Terms

Disability services and benefits systems often use acronyms and technical terms that can feel overwhelming at first. For a list of commonly used acronyms and definitions, please visit DP's [Helpful Tools webpage](#).