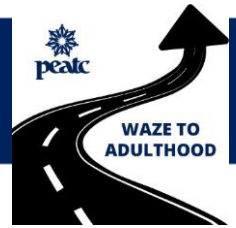


Turning 18 in North Carolina

What Individuals with Disabilities Need to Consider



Turning 18 is a big deal for all individuals. **An 18-year-old is legally considered an adult in North Carolina.** Therefore, when your child turns 18, they are the person that makes legal, financial, medical, and educational decisions in their life. For some individuals with disabilities, this will not be an issue. Others may need support.

Below are some things that you should consider as your loved one turns 18.

- **Talk to your child’s pediatric physicians about transitioning to adult physicians.** Many pediatric providers will stop seeing a person once they reach 18 or in some cases 21.
- **If your child was born male, they must register with the Selective Service, even though they have a disability.** Register online here: <https://www.sss.gov/register/> or print off a registration form.
- **Get a valid ID.** Formal identification is important for adults. This could be a passport, driver’s license, or DMV-issued photo identification card. As of May 7, 2025, your child (and you) will need a REAL ID in order to travel domestically on an airline. Go to <https://www.ncdot.gov/dmv/offices-services/online/Pages/default.aspx> for more information.

You may also want to think about having your child:

- **Register to vote.** In North Carolina, 16 and 17-year-olds can preregister to vote. Seventeen-year-olds can vote in a primary election if they will be 18 at the time of the general election. Individuals can register to vote online or in person at the Department of Motor Vehicles. Voter registration can also be done by mail, email, and fax. In addition, people can register to vote at social services offices, public health (WIC) offices, disability services agencies, the Department of Mental Health Services, and the Employment Security Commission (ESC). Find out more at <https://www.nc.gov/living/voting>.
- **Open a bank account.** This can help some individuals begin to establish credit and manage their money. If the individual will apply for and receive Supplemental Security Income (SSI) as an adult, they will need to have a bank account for direct deposits. Be advised that there are financial resource limitations associated with receiving SSI and home and community-based Medicaid Waivers. There are **legal alternatives if your adult child is unable to manage their own fiscal affairs**, including serving as your child’s authorized representative and/or fiscal conservator.



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Depending on your child's support needs/eligibility, you may want to consider these things:

- **If your teen has an IEP, verify with your child's case manager or school counselor the anticipated "graduation," or exit date from high school.** If your child is not working toward the Future Ready Course of Study (FRC) graduation requirements, they can choose to remain in school up through the year of their 22nd birthday. Students with IEPs working towards the Future Ready Course of Study requirements must exit school upon completion of the diploma or by their 22nd birthday, whichever comes first.
- **Decide if your child needs support to make educational decisions.** Some students will be able to make educational decisions on their own, while others will need assistance. Consistent with IDEA, North Carolina has established a process to arrange for an assessment of these students to determine if they are able to make educational decisions in a meaningful way. If they cannot, the parent (or another competent adult) will be appointed as the educational representative. This decision can be challenged. To find out about this process go to: <https://www.dpi.nc.gov/search/ncdpi?keys=Transfer+of+Rights>
- **Decide if your child should apply for Supplemental Security Income (SSI).** SSI is a federally funded, needs-based disability program for adults and children which provides monthly cash benefits. The applicant must meet disability and income requirements to qualify. As an adult, your child can apply as soon as the month after the child turns 18. Further information about SSI can be found at: <http://www.socialsecurity.gov/pgm/ssi.htm>
- **Decide if you should apply for Medicaid for your child.** Medicaid, a program funded by the federal and state governments is a health insurance program for eligible low-income adults, children, pregnant women, seniors, and people with disabilities. If your child receives SSI, they are automatically eligible for Medicaid in North Carolina. Applications can be submitted online at <https://epass.nc.gov>. Individuals can also apply in person at their local Department of Social Services (DSS) office or complete a paper application and mail it or drop it off at their local DSS office. Find out more: <https://medicaid.ncdhhs.gov/beneficiaries/how-apply-nc-medicaid>
- **If your child isn't already receiving services through a Medicaid Home and Community Based Waiver and/or is not currently on a waiting list for a Waiver, decide if they should be screened for one of the Waivers.** North Carolina's Medicaid Waivers provide long-term services and supports that enable individuals with developmental and related disabilities to receive the services and supports they need at home or in the community rather than in an institutional setting.

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North Carolina has 3 waivers: 1) Community Alternatives Program (adults with disabilities), 2) Community Alternatives Program (children), and 3) Innovations Waiver. The Division of Mental Health, Developmental Disabilities, and Substance Abuse Services, within the Department of Health and Human Services, administers these waivers. Eligibility requirements vary and applicants must meet disability and income/resource requirements to qualify. ***If your child is on a Medicaid Waiver waitlist, contact your waiver case manager when your child turns 18, to see if this affects their status on the waitlist.*** See: <https://www.ncdhhs.gov>

- If your child is able to provide **informed consent**, consider having them sign an **advance health care directive**, naming you as the **Representative for Health Care Decisions**. An advance directive is a written document in which people clearly specify how medical decisions affecting them (which can cover both physical and mental health) are to be made if they are unable to make them, and/or to authorize a specific person to make such decisions for them. Most hospitals have blank forms, and you can download forms on the Internet.
- **Look into connecting with the Division of Vocational Rehabilitation (DVR) or the Division for Blind Services (DBS) within the North Carolina Department of Health and Human Services.** DVR and DBS (for blind and vision-impaired students provide services such as vocational assessments, job training, and employment supports. Each also has specialized transition programs and services for youth such as Pre-Employment Transition Services. Learn more about DVR at <https://www.ncdhhs.gov/divisions/vocational-rehabilitation-services> and DBHS at <https://www.ncdhhs.gov/divisions/services-blind>
 - Sometimes individuals and families are worried about the **effect of work on benefits** such as SSI, Medicaid, and Medicaid waivers. However, there are programs in place that allow adults with disabilities to work and maintain critical benefits. To access free counseling on work incentives and develop a plan **BEFORE** your child starts working you can call the Ticket To Work Help Line at 1-866-968-7842.
- **Investigate independent housing opportunities** such as voucher programs available to those 18 and older or other specialized programs for people with disabilities offered through the North Carolina Housing Finance Authority (NCHFA) at <https://www.nchfa.com/community-living-programs>. The Division of Mental Health, Developmental Disabilities, and Substance Abuse offers a supported housing program. Learn more here: <https://www.ncdhhs.gov/divisions/mental-health-developmental-disabilities-and-substance-abuse/supported-housing>



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- **If your child will be heading to college**, make sure to check out the disability support services that are available at the college or university being considered. Your child can also talk with their school guidance counselor about college options. Individuals who are pursuing an employment goal that requires college may be eligible for support from DVR.
- **Consider making an appointment with an attorney who is experienced with disability rights and law. Often elder rights attorneys have this expertise. Discuss how your child will make decisions once they turn 18.** Advanced care directives for health care decisions were mentioned above. If they need more assistance, consider the level of support needed for decision-making. **Guardianship and alternatives to guardianship** are options. A *guardian* is a person appointed by a court who is responsible for the personal affairs of an incapacitated person, and for making decisions for that person. An individual under full guardianship loses their civil rights, including the right to vote, enter into contracts, marry, and more. It is an option that is certainly needed for some individuals, but you may want to consider less intrusive alternatives first so that your child can exercise their level of maximum independence.

An **alternative to guardianship** is any legal tool, social service, natural support, community resource, or government program that does not lead to FULL guardianship. Alternatives to guardianship include a limited guardianship for certain decisions (i.e., for health care decisions if an advanced care directive is not an option), Powers of Attorney, Living Wills, Representative Payees, etc. You may want to research **Supported Decision-Making** options. With a supported decision-making plan, your child receives support to make decisions from those close to them, including you, if that is what you and your child want. Many people with disabilities, even significant disabilities are capable of making decisions with help and guidance and therefore may not require guardianship. North Carolina has not passed legislation related to supported decision-making but has educated and trained over 600 people in the state through a grant program.

- **Discuss your current estate plan and how you have provided for your child at your death.** If you believe that your adult child will utilize Medicaid, SSI, or other governmental subsidies, discuss a Special Needs Trust (SNT) and/or an ABLE account with the attorney. These tools can help prevent Medicaid and SSI financial disqualification. Further information about SNT and ABLE can be found at: *Ask other family members if their estate plans include the possibility of any assets/resources coming to your child.* Financial gifts to your child from well-meaning family members, upon their death or before, can jeopardize your child's eligibility for governmental benefits (i.e., Medicaid, SSI, etc.) It is important that you discuss these things with a legal advisor to plan accordingly.



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