

Providing the best quality of life requires informed decisions.

The best way to provide your special needs child with compassionate care and a comfortable life is to support your legal and financial decisions with reliable information and proven expertise. That's why America's finest disability attorneys have combined their talents to create the Special Needs Alliance.

As attorneys in the field of Disability and Public Benefits Law, we help to enhance your child's quality of life. Every member of the alliance has the resources and legal expertise to help you maintain public benefits for your child and develop effective estate plans that protect your assets.

This brochure is provided as a service of Special Needs Alliance and is informational only. It is not intended to serve as legal advice or replace the advice of a legal professional.



Special Needs Alliance members
are available nationwide.

To contact a member in your area, call

877-572-8472

or visit us online at

www.specialneedsalliance.org

What Happens *When I Turn 18?*



Special needs require special attorneys



Bill, age 17, suffered brain injury as a result of an automobile accident.

After six years of waiting and negotiating, Bill is about to receive a significant settlement. Bill lives with his father and mother, and his mother is his full-time caregiver. Because of the brain injury, Bill has been declared incompetent by his physician.

Since his father earns a good income as an engineer, Bill has not been able to obtain Supplemental Security Income (SSI). That income is deemed to Bill and makes him ineligible for SSI. However, when Bill reaches the age of 18, the deeming will stop and Bill will be eligible for SSI. When he receives SSI he also will receive Medicaid, because Medicaid is linked to SSI. While the SSI will provide Bill with a modest monthly income, the Medicaid benefit is more important in the long run.

When Bill turns 18, his parents should go to the local Social Security office and file a claim for SSI. Social Security will make a determination as to Bill's disability and then benefits will begin. Social Security often rejects applications for SSI, claiming that the applicant is not disabled. If that occurs, Bill should retain the services of an attorney specializing in Social Security Disability appeals.

The success rate in these appeals is extremely high.

Persons who persist through the appeal process are usually rewarded with a disability determination and back payments. Until Bill reaches age 18, his parents make medical and financial decisions for him as his natural guardians; however when Bill turns 18, he no longer will be a minor and his parents' legal authority as natural guardians ends.

Most states have a procedure for managing the affairs of incompetent adults, wherein a Conservator or Guardian is appointed by a court. To do so, Bill's parents or other family members must file an application with the appropriate court. In most states the application must be accompanied by certification, from one or more physicians, that Bill is incompetent. A judge then will enter an order appointing the appropriate person as guardian, and the guardian will have the legal authority to exercise all powers outlined in the state guardianship statute. Generally, this authority includes the right to make medical decisions.

The authority also carries the right to manage the ward's financial affairs.

Depending upon who is the guardian, the court may require a surety bond to ensure that the guardian does not use the money improperly. A guardian charged with managing the assets and income of the person with the disability must account to the Court for their management of the funds on an annual or triennial basis.

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