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chapter seven

Aging out of child services

*What services are
available to my
child after he or she
turns 18?*

The mental health services in Massachusetts designed specifically for children are generally not available to adults. This means that your child—unless he or she qualifies for services as an adult and/or because of a disability—is likely to lose these services at around age 18 or 19. In addition, private health insurers providing family policies are only required to cover children up to age 25.

This chapter explores a number of important things to consider as your child approaches adulthood. Some of the key issues are cut-off ages and the loss of services, legal changes, and services for children and adults with disabilities. You will also find a discussion of both the private insurance options and the public insurance options that may be available to you and your child. In addition, the chapter provides information about which state agencies may offer mental health services to your adult child.

For any family, a child's transition to adulthood can be challenging—and this is especially true when a child is receiving mental health services now and may need them as an adult. The most important action you can take is that of planning ahead. By preparing to help your child make the transition, you can ensure that the process is a better one for the entire family.

To request a copy of the How-To Guide,
contact TheGuide@bostonbar.org or 617-778-1934—or explore it online at www.bostonbar.org/theguide.