

# Transitions

Supporting Your Young Adult  
With a Mental Illness

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YOUTH



National Alliance on Mental Illness

**MINNESOTA**

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NAMI Minnesota champions justice, dignity, and respect for all people affected by mental illnesses. Through education, support, and advocacy we strive to eliminate the pervasive stigma of mental illnesses, effect positive changes in the mental health system, and increase the public and professional understanding of mental illnesses.

# TRANSITIONS

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## INTRODUCTION

### Supporting Your Young Adult With A Mental Illness

The transition to adulthood is complicated. This is a time when teens move on to college or vocational school or begin earning a living. They form new relationships and make important decisions that will affect their whole lives. This time can be much more complicated if a young person has a mental illness. A mental illness can make it hard to succeed in school, the workplace and the community, and it can cause problems with relationships.

This booklet contains resources that can help young people with a mental illness make the move to adulthood successfully. It is designed for families who are supporting teens as they make this move and for families who are helping a young adult obtain mental health services for the first time.

This booklet can help you and your young adult understand the services available for young adults and how these differ from services for children. It can help you help your young adult to make informed choices.

***“People who are struggling with their mental illness are often struggling to find out how to use their talents, their energy in a productive, positive way, to harness their energies and passions. I’m so glad that I’ve found my place with social work! I hope that . . . you will see that people with mental illnesses have unlimited potential.” — A YOUNG ADULT***

### Mental Illness and Disability

Disabilities like blindness or being unable to walk can affect a person for their whole life. A mental illness can be a disability too. Mental illnesses do not usually disable a person for life, but they can make it hard to function well for a time.

A mental illness can be a disability when it greatly limits a person’s activities at school, at work or in other areas of life. This booklet will discuss supports and protections available to people with disabilities. People who have a mental illness always have the right to decide if they want to disclose their mental illness as a disability and access supports or services. ■

## HIGH SCHOOL

### Transitioning from High School

High school provides more than education. It gives young people a schedule, access to peers, social activities, the chance to take part in sports and clubs, social skills training, and a sense of purpose. These things go away with graduation. Proper planning for education, job training or employment after high school can help ease the transition to adulthood.

### Planning the Transition from High School

Every student needs to plan for life after high school. Most teens need help choosing a post-secondary school, understanding financial aid, picking a career and finding a job and a place to live. Teens who have a mental illness may need extra support. Parents and other trusted adults can provide this support.

Make sure your teen understands their mental illness. They should know their strengths, limitations that are caused by the illness and medication side effects. They need to be able to tell others how their illness affects their ability to succeed at work and school and what accommodations may help. They also need to know their learning style. This can help them in post-secondary school, in job training and at work.

Help your teen learn about their choices for disclosing their mental illness. Telling key people such as disability services coordinators in college or human resource professionals at work about their mental illness can be helpful. Encourage your teen to talk with their school guidance counselor about accommodations available in post-secondary school. Your teen should begin learning what their educational and employment rights are now and after high school.

If your teen is not yet ready for more education or a job, it is very important to find activities to keep them busy and engaged with the community once they leave high school. Volunteering can give them work skills as well as a supportive environment and a sense of purpose. Support groups can provide education and understanding from other adults living with mental illnesses. Community Support Programs (CSPs) are drop-in centers for adults living with mental illnesses. Most CSPs provide social activities and training in independent living skills. For more information on CSPs, contact your county's adult mental health department.

## Transition in Special Education

Special education is governed by the Individuals with Disabilities Education Act of 2004 (IDEA). This federal law sets the minimum special education requirements which must be met by all public schools in the United States. The foundation of special education is a student's Individual Education Program (IEP), which lays out the student's individual educational needs, specific measurable goals, and any modifications to curriculum and accommodations the student is entitled to receive.

If your teen gets special education services in high school, they are also entitled to get help with transitioning to life after high school. In Minnesota, schools must help teens receiving special education with transition starting in the ninth grade. The transition goals and supports should be included in your teen's IEP.

A transition evaluation should be done before the first transition meeting. The school must conduct at least two age-appropriate assessments of transition needs. The assessments should measure your teen's needs and desires for education, work and independent living after high school. These assessments can include questionnaires, formal testing, and interviews with the student, family members and others.

Once the assessments are done, an evaluation report is prepared. You and your teen can request a copy of this report before the transition meeting so you can review it. If you don't agree with something or something has been missed, let your teen's special education case manager know right away so it can be corrected before the meeting.

Your school must invite your teen to transition IEP meetings, and they should go. Your teen's future is the topic of these meetings, and they should make sure their needs are being met. It is important that teens learn how to advocate for themselves.

Representatives of any organization your teen will likely receive services from as an adult must also be invited to the meetings, but they are not required to attend. These people may include representatives of the college or other school your teen will attend, social workers, ILS workers and vocational rehabilitation counselors. These people are invited to help your teen learn about the services they provide.

You and your teen can also invite other involved adults and professionals to the transition IEP meetings. If your teen has a mental health case manager, for example, they should be invited to each meeting. A case manager can help you identify services your teen may need and qualify for as an adult.

Your teen's post-secondary goals must be based on assessment results and their needs and interests. Ask your teen what they want their life to look like after high school—their educational plans, career plans and where they want to live.

Think about what they still need to learn to reach these goals. You may not agree that your teen's goals are appropriate but allow them to explore them anyway. Your teen needs to see you as supportive and themselves as capable. If you believe their career goal is not reachable, encourage them to explore the career. Suggest they find out how much education is required and interview a person who has the job they want. Teach your teen to make good decisions, and understand you will not always agree with them.

A planned course of study should be part of your teen's IEP. The course of study should include college prep classes if your teen wants to attend college. If college is not the plan, the course of study should focus on your teen's chosen career or include classes on exploring careers. Necessary supports and accommodations should be provided to help your teen in their chosen course of study.

If you don't agree with the rest of the IEP team, you have the right to say something. You don't need to accept a plan you don't agree with. If you disagree with a proposed IEP, don't sign it. You must notify the school district that you do not approve. If this is not done within 14 days, the district can proceed with the changes.

*If you cannot resolve a dispute over your teen's IEP, you can do any of the following:*

- ▶ **ASK FOR A CONCILIATION CONFERENCE.** This is a meeting with school district personnel to try to resolve the dispute. It must be provided within 10 calendar days of your request. Request this conference in writing through your school.
- ▶ **ASK FOR MEDIATION.** In mediation, the state provides a neutral party to help resolve the dispute. Both you and the school must agree to mediation. You can request forms by contacting the Minnesota Department of Education at (651) 582-8222 or toll-free (866) 466-7367 or download the form at <http://education.state.mn.us/mde/schsup/complassist/altdispres/index.html>.
- ▶ **ASK FOR A FACILITATED TEAM MEETING.** A state-provided facilitator will attend this meeting of the IEP team to help improve communication. Both you and the school must agree to a facilitated meeting. You can request a facilitated meeting by contacting the Minnesota Department of Education at (651) 582-8222 or toll-free (866) 466-7367, or by using the form available at <http://education.state.mn.us/mde/schsup/complassist/altdispres/index.html>.

- ▶ **ASK FOR AN IMPARTIAL DUE PROCESS HEARING.** This hearing is conducted by a state administrative law judge who decides the claim. You or the school district can ask for a due process hearing. Forms to request a due process hearing can be found on the Minnesota Department of Education's web site at <http://education.state.mn.us/MDE/SchSup/ComplAssist/Forms/index.html>.

All communication that takes place outside of IEP meetings should be in writing. Keep a copy of all correspondence you send and put it in a special binder or folder along with copies of the IEP and evaluation.

At least one year before your teen turns 18, the school must notify your teen of the transfer of rights. At age 18, your teen will be considered an adult and entitled to make their own educational decisions. You can attend IEP meetings only if your young adult invites you; you will no longer be a decision-making member of the team. It's important to communicate with your teen about this well before they turn 18. You want your teen to see you as an advocate for their rights and an important member of the team so that they will continue to involve you in their education.

If your teen has not met their educational goals by the end of their senior year, they can refuse their diploma and continue to work on their goals until either they meet them or they turn 21, whichever comes first. A transition program to complete their goals should be designed for them as an adult student. Once they receive a diploma, the IEP ends, and they are no longer covered by the special education law (Individuals with Disabilities Education Act of 2004). They are now covered by the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act. These laws protect people who live with disabilities from discrimination.

## GED Test

Over half of students over age 14 who have a mental illness leave school before they graduate. If your teen drops out of

school, they can still take the General Education Development (GED) test. Most colleges and employers view the GED as the same as a high school diploma. The GED test can be taken by adults aged 19 and over who are no longer enrolled in high school. Currently, teens who are at least 17 and not in school can apply for an age waiver to take the test.

The GED now has four tests: Reasoning through Language Arts, Mathematical Reasoning, Science and Social Studies. It is available in English

***“Develop an appropriate transition plan based on his individual needs, not a cookie-cutter program with kids that have other disabilities.” — A PARENT***

and Spanish. The tests can be taken only on a computer at an official GED testing center.

Accommodations for the GED test can be requested. Common accommodations include additional time to take the tests, a quiet location for testing and calculator use on the math test.

A practice test for the GED exam is available for a small fee, and limited free sample questions can be viewed at <http://www.gedtestingservice.com/educators/freepRACTICETEST>.

Free GED test preparation classes are available from the Minnesota Department of Education's Adult Basic Education program. These classes are offered through local community education departments.

## Graduation Incentives Program

The Graduation Incentives Program helps students who are having trouble earning a high school diploma. Students may qualify for the Graduation Incentives Program for several reasons, including having had mental health problems or being chemically dependent.

*Qualified students may:*

- ▶ Apply to enroll in any Alternative Learning Center (ALC)
- ▶ Enroll in any public elementary or secondary education program
- ▶ Enroll in post-secondary courses through the Post-Secondary Education Option (PSEO) if they are a high school junior or senior

Approval by the student's home district is not required. However, beginning with the 2014-2015 school year, there must be a consultation with the principal of the student's school, the student's parents or guardian, and the ALC director.

***Beginning with the 2014–2015 school year, all students under the age of 17 must remain in school unless they have graduated, or they can be deemed truant.***

The district with the program the student wants to attend does not have to accept a student who has been expelled or if there is no room in the grade or program. Districts are not required to provide transportation to students enrolled in an alternate district or

to a college for PSEO, but they may choose to do so. Receiving districts must provide transportation from the boundary line of the district to the school attended. ■

## EMPLOYMENT

### Preparing to Work

Work provides money plus a sense of purpose, a social outlet, structure and opportunity for growth. Having a job helps people who live with mental illnesses stay healthy or recover from mental health crises. Nearly everyone is capable of being employed, but teens and young adults with mental illnesses may need extra support to prepare for their first job.

Internships and volunteer positions are a great first step to employment. Volunteers and interns learn to accept feedback and strengthen the soft skills needed to keep a job. Soft skills include a positive attitude, good use of time, good verbal and nonverbal communication skills and gracious acceptance of feedback on job performance. Volunteers and interns become more confident when dealing with new people and gain a valuable network of people who can help them find a paying job. Volunteer and internship experience adds value on resumes and job applications.

It pays to spend some time practicing completing job applications. While most employers have online applications, a few still have paper ones. Have your teen start the process by talking with hiring managers to request an application or the address of the online application site. If the application is on paper, suggest they request two copies. One is for practice, and one is to make a final, clean copy to turn in to the employer. Look the practice application over and provide feedback. Is everything complete? Are all of the questions answered appropriately? Suggest including a resume with each application. This shows employers that a teen is taking a job search seriously, and it teaches a valuable skill.

Online applications often include personality tests. These tests are designed to determine whether applicants have the employer's desired character traits. They also often have questions designed to test for honesty.

*Here are some pointers to help pass these tests:*

- ▶ These tests often have three response options such as Always, Sometimes, and Never. Too many “in the middle” responses to these questions could cause an application to be rejected.
- ▶ Questions are often timed to make sure the applicant is not being coached or trying to manipulate results. If you are helping your teen pick a response, work quickly. Encourage your teen not to overthink their responses.

- ▶ Urge your teen to take the test when they will not be interrupted and are well rested.
- ▶ Know that these tests can be tricky. They take practice to do them right, and many people have a hard time with them.

Your teen should always talk with hiring managers without their parents or friends being present. The teen should dress as if for an interview. Clothes should be clean and wrinkle free. A blouse, button-down shirt or polo shirt with khakis or other nice pants is appropriate for a part-time or hourly job interview. Jeans or skirts that are too short or too tight should not be worn to an interview or to speak with a potential employer. Jewelry, hair and makeup should be neutral. Any tattoos should be covered. Anyone transporting your teen to the interview should wait in the car, out of sight. Your teen should bring a fresh resume to each interview.

Preparing your teen for the interview process ahead of time can help reduce anxiety. Have another trusted adult ask your teen common interview questions and help them develop answers.

*Common interview questions include:*

- ▶ Tell me about yourself. Teach your teen to talk about their strengths and interests and apply them to the job they are seeking.
- ▶ Why do you want to work here? Your teen should expect this question. Have your teen research the employer to learn about its culture and philosophy. They should have an answer prepared that shows they understand the employer and are enthusiastic about helping them meet their goals.
- ▶ What would a teacher or former supervisor say is your greatest strength? Your greatest weakness? Your teen should find a positive way to answer each of these questions. When they identify a weakness, they should also talk a technique they have developed to overcome the weakness and grow.
- ▶ How do you feel about working independently? Are you able to work as part of a team? Your teen should give examples of working well both independently and as part of a team. School or volunteering examples are fine if this is a first job.
- ▶ What are your future plans? Your teen should talk about how this job will help them with their future plans (such as saving for college or learning more about an industry they are interested in).
- ▶ Do you have reliable transportation? Are you punctual? What would you do if you were scheduled to work but you were sick? How many hours a week are you available? Are you in extra activities that may interfere with your job? Your teen should ensure the prospective employer that they will be at work as scheduled, are

punctual, and will call in if they are sick. They should be honest about how much they are willing to work. They can highlight their extracurricular activities, but they should ensure the employer that they will not interfere with work.

- ▶ Why should I hire you rather than someone else? Your teen should talk about how their strengths set them apart from other applicants.
- ▶ What would you do if you were having a conflict with a coworker? A customer? Help your teen learn to communicate how they would first try to solve the problem with the coworker or customer, then ask for help from a supervisor or manager if the dispute cannot be solved.

Some employers hold group interviews as a test of confidence and to see how prospective employees interact with others. Encourage your teen to show confidence and speak up in all interview situations. Have your teen ask the employer what the next steps are and when they will hear from the employer again. Encourage your teen to send a written thank-you note after each interview. This shows appreciation and respect for the employer's time.

## **Legal Rights in Employment**

Employers are not allowed to ask about a disability (including mental illness) when hiring, and prospective employees do not need to disclose one. If an employer learns about a disability, that disability cannot legally be a reason not to hire someone.

Once a job has been offered, the employer can ask more questions about an employee's ability to perform their job duties, as long as they ask all employees the same questions.

Employers may not discriminate on the basis of disability, but employees must be able to perform the essential functions of the job with or without reasonable accommodations. An employee may be required to provide written documentation of the limitations caused by a disability from a medical or mental health provider.

If a reasonable accommodation is needed, any employer with 15 or more employees must provide it. A reasonable accommodation is an adjustment to a workplace or position that allows the employee equal access to the workplace without posing an undue hardship to the employer. The employer is not required to lower performance standards or remove essential job functions.

### *Examples of accommodations for an employee with a mental illness*

- ▶ For help maintaining stamina
  - Flexible scheduling
  - Ability to job share
  - Backup employees for when extra breaks are needed
- ▶ For difficulty concentrating:
  - Reduced distractions in the work area
  - Dividing large assignments into smaller tasks
  - Providing space enclosures or arrangements that enhance privacy
  - Additional time to learn new responsibilities
  - Use of an iPod or headset
  - More frequent but shorter breaks
  - Use of a device such as a MotivAider to help maintain focus
- ▶ For staying organized and meeting deadlines:
  - Calendar to track meeting dates and deadlines
  - Daily checklists
- ▶ For clear communication:
  - Written instructions
  - Clear, written expectations and consequences of not meeting them
  - Regular and frequent meetings for feedback
  - Gradual updates of upcoming changes
  - A clearly identified person to whom the employee can go to with questions or concerns about the job
  - Allowing the presence of a job coach to help with training and reading social cues

Choosing the right balance of disclosure and openness is difficult. Each individual needs to decide who they will discuss their mental illness with. Human resource files are confidential. Employees can request accommodations in larger companies without discussing their specific

***“I think the corporate culture has a long way to go toward accepting mental illnesses in hard-working employees.”***

**— A YOUNG ADULT**

diagnosis with their immediate supervisor or coworkers. In smaller companies without a human resources department, the employee may have to talk with a direct supervisor or other manager in charge of human resources.

## **Help Finding and Keeping Employment**

Extra support for finding and keeping employment is available. People in need of these services must apply and qualify for them. These programs sometimes do not have enough funding to accept everyone who qualifies.

### ***Minnesota Youth Program***

The Minnesota Youth Program provides low-income or at-risk young people ages 14 to 21 with short-term summer employment and job training. This program can help students gain missing academic credit and build strong workplace skills. Each Minnesota county and the cities of Minneapolis and Duluth run the program for their area, so programs and job positions vary. Contact your county (or city, if you live in Minneapolis or Duluth) for more information. There are typically not enough slots for everyone who applies. Many programs choose participants by a lottery system. Others accept the first eligible applicants who apply.

### ***Vocational Rehabilitation Services***

Vocational rehabilitation counselors help people with disabilities get employment training and support. Eligibility is based on having a physical or mental disability that makes it difficult for a person to find or keep employment. People who qualify for Social Security Supplemental Security Income or Social Security Disability Income, have not reached retirement age, and are likely to benefit from services are automatically eligible, but may still be placed on a waiting list if there is not enough funding to serve them.

There are not enough funds to offer services to everyone who qualifies, so an order of selection is used. Those with the greatest need are served first. Others are placed on a waiting list. The order of selection is based on the number of “functional limitations” that affect a person’s ability to work. These include mobility, communication, self-care, self-direction, work tolerance, work skills and interpersonal skills.

Once an individual has been selected, a counselor meets with them to assess their career goals and to identify what training and supports are needed. An individual plan of employment (IPE) is prepared and approved by the counselor and the client. IPEs can include education, job training, help finding a job, support on the job and more.

Vocational rehabilitation may help with paying for education programs, tools or transportation. Clients do not have to pay for vocational rehabilitation support, but they may be asked to share the cost of some items such as tuition, tools or books.

## ***Extended Employment for People with Serious Mental Illness***

Extended Employment for People with Serious Mental Illness (EE-SMI) helps people with serious mental illnesses find and keep jobs. It provides individualized support to help them find jobs, ongoing training to help them succeed at work and assistance to employers to make reasonable accommodations. Supports include job coaching, coordination of support services, job placement and money management. The program also works with employers to encourage hiring people with mental illnesses.

The Individual Placement and Support (IPS) model used in EE-SMI is an evidence-based practice. This means that research has proven it helps people with mental illnesses find and keep a job. The IPS model includes vocational rehabilitation and mental health care. It is provided by a team made up of the client, a rehabilitation counselor, a mental health case manager, mental health provider(s) and an employment specialist. Also on the team may be substance use specialists, nurses and psychiatrists.

The IPS model is available in limited areas in Minnesota but is expanding. It is important to advocate with the state for additional funding for better coverage.

If IPS supported employment is not available in your area, other programs may be available. Encourage your teen to speak with their vocational rehabilitation counselor about any other services they may be eligible for.

## **Job Training**

### ***Internships***

Internships, paid and unpaid, can help your teen or young adult decide if a career is a good fit, gain confidence and experience and make new contacts. Internships are common for college students and are also available to high school students and recent graduates. Students seeking to intern should reach out to their teachers, guidance counselors, family friends and other contacts. They should also request informational interviews with people in industries they are interested in. These interviews can lead to internships or connections that can help the student find the right place. High school internships also look impressive on college and job applications.

### ***Job Corps***

Job Corps is a no-cost job training and education program for young people ages 16 to 24 with a qualifying level of household income. People with a disability may qualify as a “household of one,” which

means the young adult could qualify on their income alone and not the income of their parents. People with a disability may apply to attend Job Corps beyond age 24. The Hubert H. Humphrey Job Corps Center in St. Paul is the only Job Corps Center in Minnesota.

Students live free of charge at the Job Corps Center and receive three meals a day and a living allowance. On-site clinics provide free basic medical and dental care. The Humphrey Job Corps Center has limited mental health services. A part-time mental health consultant with interns can provide some therapy. However, students are encouraged to have outside insurance so they can access mental health services off campus. A part-time chemical dependency counselor is also available.

Students enrolled in Job Corps may work toward a career certificate or may obtain their GED or high school diploma. Students may also receive driver's education as well as independent living and social skills training. All learning is self-paced, so students can learn at their speed and skill level. Students may also have the opportunity to attend a local college. Job Corps also provides job counseling for up to 21 months following graduation from the program. A transition allowance based on academic and career skills achievement is also available after graduation.

Job Corps is not for everyone. It is a very structured program with strict curfews and daily chores. There is a zero tolerance policy for illegal drugs and alcohol. Students must be able to live independently at Job Corps Centers. This setting is ideal for some young people but does not work for everyone.

### **Apprenticeships**

While many job training programs require study before working in the field, apprenticeships are paid, on-the-job training programs. Apprenticeships can be just as valuable as a four-year college degree. They are offered in many industries, including construction, graphic arts, plant maintenance, automotive, firefighting, manufacturing and child care. Requirements for an apprenticeship range from a GED or high school diploma to vocational training. Programs vary in length from one to five years.

For more information on finding an apprenticeship, talk with high school guidance counselors, vocational-technical colleges, and trade union representatives. The Minnesota Department of Labor and Industry's free apprenticeship guide at <http://www.doli.state.mn.us/APPR/PDF/apprempguide.pdf> has more information on how apprenticeship works. ■

## POST-SECONDARY EDUCATION

College or other post-secondary education is an achievable goal for young adults with mental illnesses. Depression, anxiety, difficulty concentrating and other symptoms, as well as medication changes and side effects can make it a challenge, but it can be done. Remember that getting a degree is not a race. Your young adult may need to take one class at a time or take breaks from college to recover from a crisis. Scholarships are not easy to find for part-time students, so achieving a college degree can be financially challenging for young adults with mental illnesses.

When your teen visits a college or trade school, include a visit to the person in charge of disability services. Larger schools usually have a formal Office of Disability Services. If there is no dedicated department, have your teen ask the admissions counselor whom to contact. Disability services coordinators can help your teen determine whether and what extra help will be needed. ADHD, test anxiety, depression and other mental health issues can make college more difficult. Even if you or your teen don't think extra help will be needed, you both should know whom to contact if help is wanted or needed later. It is also important for your teen to become comfortable requesting accommodations and contacting disability services if things aren't going as well as expected.

Attend the first disability services meeting with your teen, but encourage them to run the meeting. Coach your teen ahead of time. You can be a note-taker and bring up any points you think may have been missed after your teen has had a chance to speak. Your teen should discuss how their condition affects their ability to perform well in school and what accommodations may help. If your teen does not want to visit Disability Services, make sure they know that they can visit them at any time while they are in school. The support is free and confidential.

Your teen also can request accommodations when taking tests such as the PSAT, SAT, and ACT. Accommodation requests must include medical evidence of a disability and must be made early. Accommodations may include a quiet testing space, additional time, testing over several days and calculator use. Students receiving accommodations may have fewer dates and locations for testing than students who do not request accommodations. Your teen can talk with their guidance counselor about accommodations. More information also can be found online on the PSAT, SAT or ACT web sites.

Many post-secondary schools use the Accuplacer test to determine whether students are ready for college-level math and English classes. This test will determine whether your teen is allowed to take classes to earn college credit or whether they will need to take remedial classes

first. Sample questions for test can be found at <http://www.hennepin-tech.edu/current/pages/338>. Making sure your teen is ready for college-level courses can save tuition money and stress.

Teach your teen about assistive technology. For example, smart pens and special notebooks can be used to record lectures. Tapping on the notebook will take the student to the point in the recording that matches up with their notes. There also are many smartphone apps designed to help with organization, spelling, reading social cues and other skills. MotiveAiders are pager-like devices that vibrate to help the user stay on task. PACER Center's Simon Technology Center can help find technology to help your teen or young adult succeed. Contact the center at (952) 838-9000 or go to [www.pacer.org/stc](http://www.pacer.org/stc).

### **College-Level Examination Program**

The College-Level Examination Program can provide college credit for knowledge the student already has. Testing is offered in 33 areas, including foreign languages, mathematics, literature, technology, history and science. Participating colleges and universities will provide credit for passing tests. The exams cost \$80 and take 90 minutes each. Students should work closely with the college they want to attend to make sure the credit will be accepted. More information and sample test questions are at <http://clep.collegeboard.org/>.

## **Selecting a College or Technical Program**

Success in post-secondary school begins with selecting the right school and program. Students who have the extra challenges of managing a mental illness have many additional things to consider. These include:

**IF THE STUDENT WANTS TO LIVE ON CAMPUS:** Can they afford to live away from home? Living away from home is more costly. It also means the student will need to find new mental health professionals in the new location. Is the school close enough to home so the student can continue using their current therapist, psychiatrist and other professionals? Can they afford to come home for appointments?

Does the school have a mental health clinic? If it does, is the clinic a reasonable replacement

***“College was a primary source of motivation and support for me, but when I struggled with my mental health, I had to drop out of school. . . . [Having] to pay for school on top of expensive prescriptions and co-pays all while being unable to work makes it very difficult to afford college.”***

**— A YOUNG ADULT**

for the student's current professionals? What does it cost to use the clinic, and is the student's insurance accepted? Does the clinic have a psychiatrist or other professional who can prescribe medication? If the school's mental health resources are not acceptable, are there off-campus professionals the student is comfortable using? Is there someone at or near the school the student could contact in the event of a mental health crisis?

If the student will be living on campus, how much education are resident advisors (RAs) given about mental illnesses? Do they understand the day-to-day needs of students with mental illnesses? Will they know how to respond to a crisis?

If the student moves out of state, are the available mental health professionals outside of the student's insurance network? You will need to contact your health insurer to find out what coverage is available.

**IF THE STUDENT WANTS TO LIVE AT HOME:** Are there other commuter students at the school? If most of the students live on campus, will your student feel left out? Consider a community college. Community colleges are filled with commuter students, can cost less, and do not require students to take the PSAT, SAT or ACT exams.

An associate degree from a community college can be transferred to a four-year school. Minnesota State Colleges and Universities (MnSCU) two- and four-year institutions have a common liberal arts general education curriculum known as the Minnesota Transfer Curriculum. A student who completes a defined 40 credits at one institution can transfer this general education coursework to any MnSCU institution. For more information, check out "A Guide to Transfer Information in Minnesota Higher Education" at [www.mntransfer.org](http://www.mntransfer.org).

**OTHER CONSIDERATIONS, REGARDLESS OF WHERE THE STUDENT LIVES:** Does the size and culture of the campus meet the student's needs? Does the student need a small campus with individualized attention, or does the student want to be just one of a crowd? Is the campus community accepting of differences? Are there groups on campus or nearby such as NAMI on Campus, Active Minds or support groups?

The first episode of a mental illness often occurs during early adulthood. Does the school have an acceptable plan for dealing with first episodes? Do they notify parents of a mental health crisis? Is the student comfortable with the staff in the disability services office? Do they feel like they will be supported with accommodations if they need them?

If tuition rates are very high, does the school offer "tuition refund insurance"? This insurance refunds all or a portion of tuition if a student is unable to complete a college term due to illness or other covered

emergency. Before you buy tuition refund insurance, be sure to check the mental health coverage. Some policies offer no or reduced coverage for a mental health crisis. (Some private companies also offer tuition refund insurance.)

## **Once Post-Secondary School Begins**

### ***Data Privacy***

Federal law protects the privacy of student education records. The Family Educational Rights and Privacy Act (FERPA) prevents anyone but the student from accessing grades, attendance and other records unless the student has signed a release.

For this reason, post-secondary school employees cannot speak with you about how your young adult is doing. Certain information may be given to you if your young adult has signed a release. Most professors, however, will not be comfortable talking with you about your young adult's progress.

In cases of safety or medical or mental health emergencies, schools can communicate with parents to ensure the student's safety. Minnesota's Data Practices Act specifically allows the release of information "in health, including mental health, and safety emergencies." Ask your young adult's school what their policy is about sharing this kind of information. Make sure they have the information they need to contact you.

FERPA never prevents the school from listening to your concerns. If you have information about your young adult that you feel the school should have, you can share it. Many disability services staff will also answer general questions for you. You can get valuable ideas about how to best support your student if they are struggling. Let the school know right away any time you are concerned about your young adult's health or safety.

### ***Parental Support***

Every family will need to find the right balance between being supportive and too controlling. Some young adults will accept a great deal of parental support. Others will want complete independence. Most fall in between the two extremes. Talk with your young adult about what sort of help they would like from you.

Read the college handbook. This contains valuable information such as contact information for

***"As parents of a young adult, the balance between being a caregiver and being a thoughtful parent is challenging."***

**— A PARENT**

disability services and campus security, important dates such as when your student can withdraw from classes and receive a full tuition refund, midterm and final exam dates and the school's tuition refund policy in the event of illness.

Check in with your young adult at critical times to see how they are feeling if they are comfortable with this. It is better to drop a class and try again later than to rack up student loan debt for a class that needs to be retaken later.

If your young adult will be leaving home for school, make sure they have a list of their medications and doses, and know how to find a local pharmacy. Provide a list of phone numbers for their mental health providers at school and at home, campus security, the campus counseling center and a crisis line. Make sure they know what to do if they are having a crisis.

Exam times can be very stressful. These are good times to talk with your student to see if some stress relief is needed or to send a care package.

### **TRiO**

TRiO is aimed at students who have low incomes, are the first in their families to go on to higher education and/or have a disability. This federal program is offered at various Minnesota schools, including community colleges, vocational schools and private and public four-year colleges and universities. It also may be available at the out-of-state school your student has selected. Students in TRiO receive services such as one-on-one tutoring, dedicated study space and help completing financial aid application forms. Specific services may vary slightly by location. Each school has a limited number of TRiO spaces. More information about the program can be found at <http://www2.ed.gov/about/offices/list/ope/trio/index.html>. Information about which Minnesota schools have a TRiO program is at <http://www.mntrio.org/>.

## **Accommodations in College, Technical College, or Trade School**

Handling the demands of school can be hard for any student. Medication side effects and symptoms of a mental illness may make things harder.

Supports for students with a mental illness are available and are required by federal law. Many students are afraid to disclose their mental illness to their school. They should know that the school's Office of Disability Services (or identified staff person) will provide confidential help.

Students do not have to disclose a disability unless they want to request accommodations. They can wait to do this until they are accepted to the school.

In post-secondary schools, a reasonable accommodation is one that provides equal access to education while it does not pose a health or safety risk to other students or undue hardship to the school and does not materially change the curriculum or degree program. K-12 schools have to identify students who need extra help, but post-secondary schools are not required or allowed to do this. Students must identify themselves if they want accommodations.

Many schools will require a recent statement from a doctor or licensed mental health professional that lists the student's limitations and recommended accommodations. Other schools will work with the student to determine appropriate accommodations. If your young adult had an IEP in high school, a copy will help the disability services coordinator see what supports have helped in the past. Post-secondary schools do not have to follow an IEP, however.

If the school grants accommodations, it will issue a letter detailing the accommodations. This letter will also state that the student has provided documentation that they are needed. This letter will not disclose the nature of the student's disability. If students want their instructors to know more about their illness, they need to inform them. Many institutions will send the letter directly to the students' instructors; others will give the letter to the student and ask that they give it to their instructors.

Your student should meet with the disability services coordinator after each registration period to discuss accommodations for each class registered for.

Below are examples of accommodations. Some of these are very common and others are rare. Each school will have its own ideas about what are reasonable accommodations.

### *Common Accommodations*

- ▶ Extra time to take tests
- ▶ Being given smaller tests more often
- ▶ Ability to take tests in a quiet place
- ▶ Alternate test formats (for example, essay rather than multiple choice)
- ▶ Having the test read to them by computer, on tape or by a proctor
- ▶ Allowed to have beverages in class
- ▶ Preferred seating in class
- ▶ Ability to record classes

- ▶ Lecture notes provided to the student so they can focus on listening
- ▶ An advance copy of the syllabus
- ▶ Texts on tape
- ▶ Ability to register early for classes to get the class times that work best
- ▶ Ability to take a smaller course load and still qualify as a full-time student
- ▶ Ability to start an assignment early or get extra time and/or written instructions from instructors
- ▶ Flexibility with missing classes due to a mental health crisis or medication side effects
- ▶ Ability to take a leave of absence if necessary
- ▶ Ability to take the course as an incomplete, rather than failing or withdrawing, if a relapse occurs. If the student has finished most of course-work but is unable to complete the remainder before the semester's end, an incomplete means that the student will not have to pay again and retake the whole course to finish it.
- ▶ Ability to live in dorms without a roommate
- ▶ Help filling out financial aid and other paperwork

#### *Rare Accommodations*

- ▶ Substituting a class in a curriculum
- ▶ Substitute assignments
- ▶ Written assignments in lieu of oral and vice versa
- ▶ Waiving some tuition if the student had to withdraw due to a mental health crisis

## **Returning to School After a Hospitalization**

Returning to school after being hospitalized takes a lot of courage. Young people living with a mental illness often struggle with symptoms for quite a while before it is clear they need hospitalization. Some may be embarrassed to return to the school. Others may want to prove that they are all right and can be successful. Both approaches have pros and cons.

*If your young person returns to his or her current school:*

- ▶ They may be able to complete any classes that have been graded as incomplete. This will save money, stress, and class time.
- ▶ Friends and professors who know and care for your student might be extra supportive since they know your student has struggled.
- ▶ They do not need to go through another application process, so they will return to school more quickly.
- ▶ Your student may feel that everyone at school moved on without them while they were away. They may feel left behind.

- ▶ Your student may have harmed relationships, behaved in a way that embarrasses them, or broken trust with friends or instructors. It may be too stressful to return.
- ▶ The school may not have the resources or ability to successfully support students who live with mental illnesses.
- ▶ The student may decide they are better off living at or closer to home than at the school.

*If your young person chooses to go to a new school:*

- ▶ They get a fresh start. No one at the new school will know what happened before they were hospitalized.
- ▶ They may feel less pressure to get back to school before they are ready.
- ▶ They may not have had a chance to have closure with friends and instructors at the old school.
- ▶ They will not be able to complete unfinished classes, and some classes may not transfer to the new school.

*Things to consider once the decision to return to school has been made:*

- ▶ Some colleges have alternative programs. A student who wants to go back to the same school but doesn't feel like they will fit in with their former classmates may feel more comfortable in an evening or weekend program at the school.
- ▶ A full-time course load may be overwhelming at first. Part-time students may qualify for pro-rated state or federal financial aid and government loans.
- ▶ Try to determine what went wrong at school leading up to the crisis. Did something at school trigger the episode that led to hospitalization? Can it be prevented this time? Common triggers include stress, irregular sleep, misuse of drugs and alcohol, lack of supportive relationships or trauma.
- ▶ Decide whether it might be better for your student to live at home and attend a local or community college for a while. Remember, students can get general classes out of the way at a community college and still obtain their bachelor's degree from another school.
- ▶ Recovery takes a great deal of energy and can take a long time. Allow your young adult to take baby steps as they work toward their recovery. College is not a race.
- ▶ Ultimately, your young adult decides where and when they go to school. But parents have the right to ask that their student to show that they are ready to return to school before they agree to pay tuition. ■

## LEGAL ISSUES

### Adulthood and Medical Privacy

Under federal law, when your teen turns 18, they are considered an adult with the right to manage their own care. This law, the Health Insurance Portability and Accountability Act (HIPAA), covers medical privacy. You have probably been going to your teen's appointments and helping to manage their care. Once your teen turns 18, you can only continue to go to these appointments if they consent. Your young adult's health care providers can no longer discuss your young adult's health with you if your young adult is not present or does not give their consent. You can no longer make decisions about your young adult's care. Some clinics will no longer allow you to schedule appointments for your young adult.

You can provide information about your young adult to the health care providers and they can listen, but they cannot discuss your young adult's care with you.

You should talk with your teen about this, ideally before they turn 18. Offer to remain involved in their care as an advocate. Discuss with them the new responsibilities they are expected to take on as an adult, including:

#### ***Making and managing appointments***

Teach your teen to schedule and keep appointments. Have them note the date and time of each appointment on a calendar or on their phone. Teach your teen to drive or use public transportation to get to appointments on their own. If your teen has Medical Assistance, they may be eligible for free transportation to appointments. Teach them how to use this benefit. Teach your teen to track their moods so that they can tell their provider how they have been doing. This can be done on a calendar, on a website such as **www.moodtracker.com**, or with a smart-phone app such as the T2 Mood Tracker.

Encourage your teen to spend at least part of each appointment with a mental health professional without you in the room. Have them update the professional on how things are going, how they have been feeling, and what they need help with. If the professionals ask you questions about how your teen is doing, ask them to ask your teen instead of you. If you think anything important has been missed, you can add that after your teen has had a chance to talk.

### ***Managing medication***

Make sure your teen knows the names of the medications and doses they take, and why they take each one. Have your teen use a weekly pill organizer, if they don't already. Have your teen fill this organizer once a week. You should check to make sure it is done correctly. Your teen should also check if any of their prescriptions need to be refilled. If they do, your teen should contact their prescriber and pharmacy. Teach them to read the information that comes with their prescriptions about possible side effects, ask questions, and know what each pill should look like. Ask your teen their opinion if a change in medication or treatment is being considered. Help them learn to speak up if they don't agree with what is being suggested. Encourage them to ask questions about things that are not clear to them. Teach them to ask about side effects. It is important for your teen to feel some control of their body and the medications they are taking. This will encourage them to make healthy, informed choices as an adult.

Ask your teen's psychiatrist or other medication manager to tell your teen what could happen if they mix their medication with alcohol, other medications and street drugs. Teach your teen to ask for this information each time a new medication is prescribed. Encourage your teen to talk with the pharmacist about possible interactions whenever they buy an over-the-counter medication.

### ***Knowing their legal rights***

Make sure your teen knows before they are age 18 what rights they will have under HIPAA. When they turn 18, ask your young adult to sign a release form to allow you to continue to receive information from mental health providers about their care. You want to make sure their mental health providers can talk with you in the event of a mental health crisis. You also want to be able to help coordinate your young adult's care. Remember, providers are always able to receive information from you. Ask your young adult to sign a Minnesota Advance Psychiatric and Health Care Directive. This lets them name someone to make medical decisions for them if they cannot make them for themselves.

Sometimes, young adults may choose not to continue treatment or take medication. You do not have the legal right to force your young adult to take medication or see a therapist. If this happens, try to get them to tell you or their doctor why they are not taking the medication. Sometimes medication side effects are embarrassing and hard to talk about. Make sure your teen or young adult knows there are other medications to try if side effects are a problem.

Discussing these things can help you get your teen ready for this change. Start as early as possible to build good habits.

## Minnesota Advance Psychiatric and Health Care Directive

The Minnesota Advance Psychiatric and Health Care Directive is a legal form that your young adult can use to select a person to make decisions for them in the event they are not able to do so. Your young adult can use this as a release form to allow you to be informed about their care.

***“I would like more say in my treatment.” — A YOUNG ADULT***

With this form, they can be very specific about their care or they can leave those decisions up to the person they select to act for them.

They can indicate what it looks like when their mental illness renders them unable to make decisions for themselves. They can specify their treatment preferences, list medications that have and have not worked for them in the past, and indicate whether they approve the use of certain antipsychotic medications and electroconvulsive (formerly known as electroshock) therapy.

The advance directive form can be downloaded for free at [www.nami-helps.org](http://www.nami-helps.org) under “Support, Supportive Links, Laws/Legal Information.” The form must be signed in the presence of either two witnesses or a notary public.

## Clearing a Juvenile Record

Most records of offenses committed by juveniles are automatically sealed from public view. If the offense was committed by a person aged 16 or 17 and would have been considered a felony if an adult had committed it, the record will not be sealed. You can request that these felony-level offenses be sealed (expunged).

Expunging a record means it will no longer be available to the public to view or come up on criminal background checks. But the record still exists. If a record is expunged, only the information in state records will be sealed. Other local agencies may still have and release information about arrest or correctional records.

Expunging a record (expungement) is a complicated process that may require legal advice and help. A step-by-step tutorial and video are available on the Minnesota Judicial Branch’s website at [www.mncourts.gov/Help-Topics.aspx](http://www.mncourts.gov/Help-Topics.aspx) under the heading “Criminal Expungement.”

If a record is expunged, correctional authorities, law enforcement agencies, and others can still get a court order to view it in order to investigate or prosecute another crime or to help with sentencing. The record

will still be available for viewing without a court order if your young adult applies for a job in law enforcement.

For juvenile delinquency cases filed after January 1, 2014, the felony records of juveniles aged 16 and 17 will no longer be public except when the prosecutor has filed for adult certification or has requested the case be designated as an extended jurisdiction juvenile case. Another exception is if the youth has been deemed delinquent for certain violent crimes. Even in these cases, the prosecutor may still agree to keep the record private.

If your young adult was arrested as a juvenile but charges were never filed, an arrest record may still exist. If the prosecution did not file formal charges and your young adult has had a clean record for the past 10 years, the arrest record can be expunged by contacting the arresting agency and/or the Minnesota Bureau of Criminal Apprehension. You can obtain a copy of your young adult's record from the Minnesota Bureau of Criminal Apprehension (651-654-0670) for a fee.

As of January 1, 2014, employers in Minnesota can no longer ask about criminal records on job applications. They have to wait for the interview to ask about an applicant's criminal record. If your teen or young adult has a record, it is important that they be ready to address the issue if an employer asks about a criminal record. Help your young person form a brief, clear answer to the question. They should explain what happened, what they have learned and why it will not happen again. They can then move on to other topics in the interview.

## **Guardianship and Conservatorship**

Most young adults living with mental illnesses can make safe, age-appropriate decisions, but a few may need additional help. If your young adult is not ready to make age-appropriate or safe decisions about medical care, finances, living arrangements or employment, you may want to consider guardianship and/or conservatorship.

Guardianship and conservatorship are not intended to prevent your young adult from making mistakes or decisions you do not agree with. They are meant to protect vulnerable adults who are not capable of making safe decisions. Remember, young adults learn from living with the consequences of their decisions.

Guardianship allows an adult to make personal decisions for a vulnerable adult, who is called a ward. These decisions can be about where to live, medical care, contracts (such as leases, credit cards and education decisions) and the ward's personal belongings. Conservatorship

allows an adult to make financial decisions for a vulnerable adult, who is referred to as a protected person. Either or both guardianship and conservatorship can be requested.

If you are considering taking this step, talk with people who know your young adult well, including psychiatrists, therapists, mental health case managers, vocational rehabilitation counselors and teachers. Ask them if they feel guardianship or conservatorship is appropriate for your young adult and why they feel that way. Gather facts rather than basing your decision on fear or other emotions. You should also talk with your young adult about guardianship or conservatorship before making a decision. Explain why you think guardianship or conservatorship is needed. Also explain what your young adult needs to be able to do for you to feel comfortable removing the guardianship or conservatorship.

Your young adult will be provided with their own attorney and the opportunity to oppose the process in court if they do not agree that guardianship or conservatorship is needed. If this happens, you would need to testify in front of your young adult about the reasons you feel they are not able to make their own decisions. This could be very painful for both of you.

Seeking a guardianship or conservatorship is complicated and difficult. The courts will grant them only when you can show “clear and convincing” evidence that your young adult is incapacitated, that you have considered less restrictive options, and that this is the least restrictive option available to protect your young adult.

### *Less Restrictive Options*

- ▶ A joint bank account for paying bills
- ▶ An Advance Psychiatric and Health Care Directive for medical decisions
- ▶ Releases allowing mental health professionals and schools to share information with you
- ▶ A power of attorney allowing you to act on behalf of your adult child
- ▶ Placing assets in a trust to protect them
- ▶ Having a representative payee receive your young adult’s payments from Social Security

You do not need an attorney to complete the paperwork to seek a guardianship or conservatorship and file it with the courts, but you may wish to use one. If you want to do it yourself, you can get help at some courthouses that offer free legal advice clinics. Contact your local courthouse to see if this is offered in your area. Some counties also have local private attorneys they have designated to handle guardianship and

conservatorship petitions. The fees may be based on the income of the ward or protected person, so they can be very low or no cost.

If the court grants a petition for guardianship and/or conservatorship, the guardian or conservator must report annually to the court. The guardian must report on the well-being of their ward. The conservator must report on the status of the estate of the protected person. An informational video and booklet about guardianship and conservatorship are available on the Minnesota Judicial Branch's web site at [www.mncourts.gov/Help-Topics.aspx](http://www.mncourts.gov/Help-Topics.aspx). This page also provides contact information for district courthouses. ■

## ADULT MENTAL HEALTH SERVICES

### Types of Mental Health Providers

Many different types of mental health providers may treat your teen or young adult.

#### *Types of Mental Health Providers*

- ▶ A psychiatrist is a physician who is trained in psychiatry and prescribes and manages medications. Psychiatrists can provide therapy but usually do not. Appointments are typically between 15 and 30 minutes long.
- ▶ Family doctors, also known as general practice doctors, treat all family members for various reasons, not just mental health. General practice doctors may prescribe medications but may not feel comfortable or be the best choice for prescribing medications for mental illnesses.
- ▶ Psychologists give tests to diagnose their clients and conduct therapy sessions. They do not prescribe medications.
- ▶ Advanced practice nurses diagnose and treat illnesses and prescribe medication.
- ▶ Therapists conduct individual, group, or family therapy. The therapist can be a psychologist (Ph.D.), licensed clinical social worker (LCSW), licensed professional clinical counselor (LPCC), LISCW or marriage and family therapist (MFT).
- ▶ Social workers identify a client's social service and therapeutic needs. They help connect their clients with community resources and make referrals for services. They work with their clients, family members and community providers to explain treatment options and plans.

## **Finding Adult Mental Health Providers**

If your young adult has been seeing mental health providers who work only with youth, they will need to find a provider who works with adults. Your young adult's provider should work with your family to prepare all of you for this change. They should also refer your young adult to a provider who works with adults.

***“There are places to go for help! I didn't know what help was out there for me.” — A YOUNG ADULT***

If your young adult is going away to school or leaving the area for another reason, did not get a referral or is looking for a provider for the first time, they

will need to find the right professionals. Your help and support at this time can be invaluable. Let your young adult know that they can pick their provider and change them until they find a good fit. Encourage them to ask questions and disagree if they don't like a treatment plan.

*Some things your young adult should consider when choosing a provider:*

- ▶ What is the provider's specialty?
- ▶ How familiar is the provider with your young adult's diagnosis? How much experience does the provider have treating patients with this diagnosis?
- ▶ Is the provider licensed and qualified to provide the treatment your young adult needs?
- ▶ Does your young adult prefer to work with a man or a woman, or doesn't it matter?
- ▶ Do the provider's office hours fit your young adult's schedule? Who can they contact after hours in an emergency?
- ▶ Does the provider encourage family involvement in treatment?
- ▶ Does your young adult agree with the types of treatment the provider recommends?
- ▶ Does the provider understand and respect your child's religion, sexual orientation, and/or culture?
- ▶ Does the provider understand the needs of young adults?
- ▶ Which providers are in their insurance network and what types of treatment are covered? If your young adult is moving out of state, ask the insurance company how to find providers it will accept in that state and what services are covered.
- ▶ If your young adult doesn't have insurance that covers mental health care, some clinics will bill on a sliding scale based on ability to pay. In Minnesota, more information is available on the NAMI Minnesota web site's "Support" page under "Resources." In other states, contact the local Department of Human Services for a list of sliding scale mental health providers or look for a local NAMI affiliate on the national NAMI web site, [www.nami.org](http://www.nami.org).

- ▶ How will care be coordinated if your young adult will be living in two areas (for example, going out of town to college and coming home for breaks)? They need to have a relationship with providers at home in case a crisis occurs.

## **Paying For Mental Health Care**

### ***Private Health Insurance***

Children up to age 26 can be covered as dependents under their parent's employer-sponsored health insurance. An employer-sponsored plan may or may not pay for mental health services.

Federal law requires insurance plans that cover mental health care to offer the coverage with the same limits as for other medical care. Under Minnesota law, health plans licensed by the state cannot have higher co-payments or different limits for mental health or chemical dependency services than for other medical services. These laws are called mental health care parity laws. If you feel your insurance company is not complying with parity laws, you can learn more at [www.parityispersonal.org](http://www.parityispersonal.org). Parity laws do not require that mental health care be covered—only that when it is, it is on par with the benefits for other medical care. It is important to learn about the coverage your insurance plan provides. Contact the insurance company to find out which services are covered and which treatment providers are in network and if there are any coverage limits.

### ***Medical Assistance***

Medical Assistance (MA) is Minnesota's federal Medicaid program for persons with disabilities and adults who have incomes below a certain level. Please note that the income limits are tied to the federal poverty guidelines, which are updated each year. There are also asset limits for some, but not all, people on the program, which limits the amount of money you can have saved in your bank account or retirement account.

- ▶ **FAMILIES WITH CHILDREN:** For families with children and pregnant women, the income limits depend on family size and on the ages of the children and are based on 275% of federal poverty guidelines.
- ▶ **PEOPLE WHO ARE ELDERLY:** Income limits for people age 65 and older are based on 138% of the federal poverty guidelines.
- ▶ **PEOPLE WITH A DISABILITY:** People have to be certified as having a disability by the Social Security Administration or the State Medical Review Team. If an individual's income is between \$0 and \$15,282 they will qualify for MA. If your income is higher than that, you can still qualify if you do a spenddown or through MA-EPD (see next two sections).

- ▶ **PERSON WITH A LOW INCOME:** You can qualify if your income is at 138% of poverty or below.

To qualify based on income, applicants can complete the MNsure application. Most applicants must be U.S. citizens or noncitizen legal residents.

To qualify for MA based on a disability, a person must be found to be disabled by either the Social Security Administration or the State Medical Review Team (SMRT). A person is found to be disabled by the Social Security Administration when they are approved to get Social Security Income or Social Security Disability Income. More information on this process is available later in this booklet. To be found disabled by SMRT, the person needs to complete an application with their county financial worker.

*MA covers a wide range of mental health services, including:*

- ▶ Case management
- ▶ Intensive residential treatment services (IRTS)
- ▶ Adult rehabilitative mental health services
- ▶ Crisis services
- ▶ Telemedicine
- ▶ Assertive community treatment
- ▶ Psychiatric consultation
- ▶ Medication therapy management
- ▶ Non-emergency transportation (no-cost transportation provided to people who otherwise would not be able to get to an appointment)
- ▶ Home care services

It also covers basic health care, dental and vision care and prescriptions. There are co-payments for services and medications, but the total for medications is capped. There are no co-payments for antipsychotic medications.

You can get a list of providers that accept people with MA coverage from the NAMI Minnesota website at [www.namihelps.org](http://www.namihelps.org). Click on “Support” and then “Mental Health Resources” for a list of county and tribal human services offices and a list of providers that accept people with health insurance from MA or MinnesotaCare.

People who get MA because of a disability automatically go into a managed care program called Special Needs Basic Care (SNBC) unless they opt out. In a managed care program, people must get all of their medical and mental health care through providers that are in the network of one health plan. Each health plan has its own provider network and list of covered drugs (drug formulary).

Before deciding on a SNBC health plan, your young adult should ask some important questions, including:

- ▶ Does the plan cover my medications?
- ▶ Does the plan cover my doctors, therapists, mental health case managers, and other health care providers?
- ▶ Do I need approval before I can see specialists or other health care providers I now use?
- ▶ Am I eligible for any extra benefits?

They can find this information by calling health care providers, checking the plan's website, calling the plan, or calling the Disability Linkage Line at 1-866-333-2466 or TTY at 711.

People who get MA do not have to join an SNBC health plan. They can choose to opt out and have “fee-for-service” coverage instead. With fee-for-service, your young adult can go to any provider that takes MA. They will have access to medications in the state's drug formulary, which is a broader list than many SNBC health plans offer. SNBC's offer additional benefits such as help coordinating care and gym memberships. Before making a selection, your young adult should weigh all of their options and ask a lot of questions.

If a young adult has selected either an SNBC or fee-for-service, it is still possible to switch to the other option. With proper notice, a change can be made by the next enrollment month.

### ***Medical Assistance Spend-Downs***

Some people who have incomes higher than the Medical Assistance limit may still qualify for MA if they spend a certain portion of their income on medical bills. This is called “spending down” their income. People with disabilities must reapply as required to show that they still qualify as a person with a disability.

### ***Medical Assistance for Employed Persons with Disabilities***

Many people assume they are not eligible for MA because they work or because their household income is too high. This is not always the case. Medical Assistance for Employed Persons with Disabilities (MA-EPD) is a program that seeks to encourage people with disabilities to work and enjoy the benefits of being employed.

MA-EPD allows working people with disabilities to qualify for MA with higher incomes and assets than are usually allowed. Eligibility for MA-EPD is based on the applicant's income, not on the household's net income. There is a premium (monthly payment) based on a sliding scale. The premium is generally much lower than what it would cost to spend down one's income on medical bills in order to qualify for MA.

Participants have to earn a certain amount each month and Social Security must be withheld from their pay.

### **Medicare**

Medicare is a national health insurance program. Part A of Medicare is hospital insurance.

*People under age 65 can enroll in Medicare Part A when they:*

- ▶ Have a disability (established by the Social Security Administration), and
- ▶ Have been entitled to disability benefits under Social Security for 24 months.

You can apply by calling 1-800-772-1213, going to **www.medicare.gov** or visiting a Social Security office. For questions about Medicare, call the Disability Linkage Line at 1-866-333-2466 or the Centers for Medicare and Medicaid Services at 1-800-633-4227.

### **MNSure: Minnesota's Health Care Exchange**

Insurance can be bought through MNSure, the Minnesota Health Care Exchange. MNSure is a new one-stop health insurance marketplace to shop for both private and public health insurance. You can compare insurance plans side by side, search for plans with specific features that match your needs and find quality information on clinics and hospitals. Enrollment can be done online or on paper. The online system will guide you through the process step by step. If you prefer, one-to-one assistance is available through MNSure as well as community organizations such as NAMI Minnesota and insurance agents/brokers all around the state. MNSure is the only place where individuals and families can qualify for a no-cost or low cost plan and access financial help to reduce the cost of insurance.

*To be eligible for MNSure, a person must be:*

- ▶ A US citizen or lawful national who is a Minnesota resident
- ▶ Under the age of 65 and not on Medicare. However, people can access lower-cost private health insurance through MNSure while waiting to be eligible for Medicare enrollment
- ▶ Not incarcerated (other than pending the disposition of charges)
- ▶ Qualify for Medical Assistance based on income and not due to disability

When policies are purchased through MNSure, people cannot be denied insurance because of a pre-existing condition. Also, all plans in MNSure must cover mental health and substance use treatment. However, not all types of mental health services must be covered, so it will be important to verify what is covered under specific plans.

People who enroll through MNsure with an income between 200% and 400% of the Federal Poverty Level will have access to tax credits, which will come in the form of lower monthly payments. Many individuals and families will be able to receive subsidized coverage.

There are several different insurance plans to choose from, based upon your preference and premium levels.

<i>Platinum level plan:</i>	Covers approximately 90% of costs of services
<i>Gold level plan:</i>	Covers approximately 80% of costs of services
<i>Silver level plan:</i>	Covers approximately 70% of costs of services
<i>Bronze level plan:</i>	Covers approximately 60% of costs of services
<i>Catastrophic plan:</i>	Can help those whose premium exceeds 8% of their income

Silver level is also the only level that allows consumers access to cost-sharing reductions (out of pocket savings), which can decrease co-pays, co-insurance and deductibles.

*When deciding on a plan, consider the following:*

- ▶ Does the plan cover the medications you take?
- ▶ Does the plan cover your doctors, therapists and other health care providers? Do you need approval before seeing a specialist or other current health care provider?
- ▶ Are there extra benefits available to you that you didn't have access to before?

If you need assistance with enrollment, you can request assistance through community providers who have Navigators and In-Person Assisters, or you can call the MNsure Call Center. In-Person Assisters are certified through local organizations like NAMI to help people understand MNsure. They can help people enroll in plans and refer to other agencies as needed. They can provide free, in-person support for people. However, they cannot give insurance advice. You can call MNsure Customer Service Call Center representatives who can also answer questions, at 1-855-3MNSURE (1-855-366-7873).

Everyone is required to have insurance as of January 1, 2014, with very few limited exceptions, or will face penalties. However, MNsure makes it easy to qualify for health insurance through Medical Assistance and other affordable options. For more information, go to **[www.MNsure.com](http://www.MNsure.com)**.

### ***Paying Directly for Services***

If you or your young adult can afford to pay directly for services (“out of pocket”), your young adult can go to any provider for an assessment and/or treatment. Some providers, particularly community mental health centers and community health centers, offer services on a sliding fee scale for people on limited incomes. Some hospitals give discounts for people without insurance. They may also have programs to help pay bills. Ask the provider’s billing office about available programs.

*Some programs also help in paying for medications:*

- ▶ **RXCONNECT HELP LINE** provides information on programs to help low-income Minnesotans pay for prescriptions. It also has information on safety and cost-saving tips. Call 1-800-333-2433.
- ▶ **RX OUTREACH** can help provide lower-cost generic prescriptions for people with low incomes. Information about how to apply for discount cards from drug companies is also available online. For more information or to apply, go to [www.rxassist.org](http://www.rxassist.org) or call 1-800-769-3880.
- ▶ **PARTNERSHIP FOR PRESCRIPTION ASSISTANCE** aids people who need help paying for their prescriptions. This partnership of pharmaceutical companies can help you find a prescription assistance program. Call 1-888-477-2669 or go to [www.pparx.org](http://www.pparx.org).

Most colleges and universities require students to have adequate health coverage in order to attend. If the school feels a student is underinsured, it may require the student to buy a college- or university-sponsored plan. Make sure if you are relying on this plan that it provides adequate mental health coverage. ■

## **INDEPENDENT LIVING AND HOUSING**

### **Independent Living Skills**

It’s never too soon to learn the skills for living independently. These skills range from being able to do basic tasks like cleaning to complicated tasks like keeping track of car maintenance and filing income taxes. The free Casey Life Skills test includes a very complete list of the skills a young adult needs to live on their own. This test is designed to help youth in foster care prepare for independence, so some questions are relevant to them. You can sign up for a free account and take the test at <http://www.caseylifeskills.force.com>.

### ***Household Skills***

If your teen does not already do household chores, start teaching them how to do tasks such as cooking and laundry. Have them plan and prepare

at least one healthy meal a week. Involve them in budgeting and shopping for groceries. Teach them to use coupons and read the weekly sale ads. Help your teen identify healthy foods within their budget. Teach them, for example, to buy fruits and vegetables that are in season to save money and that frozen vegetables are more nutritious than fresh or canned (because they tend to be frozen promptly). If your teen finds it hard to learn from you, consider having them shop with a family friend or relative.

### ***Living a Healthy Life***

Young adults relish the chance to start making their own life decisions, and they should. It's normal for young adults to eat more junk food, try new things and not get as much rest as they probably need. However, mental health and physical health are closely linked.

A healthy diet can help people with mental illnesses keep good mental health. A healthy diet has a good balance of fruits and vegetables, healthy protein and small amounts of fats and sugar. Some doctors suggest that taking supplements such as fish oil and B vitamins, getting plenty of rest and exercise and keeping a consistent schedule can help manage symptoms of anxiety, depression and mania. Your young adult should ask their doctor before using supplements. Yoga, meditation, mindfulness and other relaxation techniques can also help fight stress.

Illegal drugs, alcohol and even caffeine can affect how prescription medications work. Your young adult needs to talk with their doctor or pharmacist so they understand how their medications work with other prescription and over-the-counter medications as well as alcohol and other substances. They should know the names, doses, side effects and purposes of each medication they take. They should never stop taking a medication without talking with the person who prescribed it.

### ***Finances***

Every teen needs to learn about handling money. A teen who is impulsive and doesn't plan well may need more guidance than others. Many banks have web sites to teach teens about banking, budgeting and financial responsibility. Some of these sites provide good information and advice but others are more like ads. Mint.com is a free online tool that can help your teen budget and track their spending.

Consider opening a "starter" checking account for your teen with a daily or weekly spending limit. This will help them learn to keep track of their spending and live within their means. Many banks offer special accounts that make this easy. Make sure you shop around, as some of them have high overdraft fees that are charged to the parent's account. Talk with your teen ahead of time about how your family will handle this issue and who will be responsible for paying overdraft fees.

## Driving and Transportation

Children mature at different rates in their teens, so it is hard to know ahead of time if your teen will be ready to drive when they reach age 16. Start talking with your child about driving as early as you can. Help them to understand what your expectations are when they drive as a teenager. Make sure they know that driving at 16 is a privilege.

*Questions to consider when deciding if your teenager is ready to drive:*

- ▶ Do they make safe decisions?
- ▶ Are they honest about where they are going and where they have been?
- ▶ Can they concentrate well enough to drive safely?
- ▶ Do medication side effects affect their ability to drive safely?
- ▶ Are their emotions under control?
- ▶ Do they use illegal drugs or alcohol?

If you are not sure if your teenager is ready to drive safely, consider the Courage Center's Driver Assessment and Training Program. This program is designed for people with physical and developmental handicaps as well as older adults. However, it can also be used to determine if a teenager living with a mental illness has the problem-solving skills, impulse control and focus to drive safely. The training program provides great driver's training along with ongoing assessment.

If you feel your teen is ready to drive, accommodations are available to help them take the written test. These can include a quiet place to take the test and having the test on tape or computer so that the questions can be read to your teen. You need to request accommodations when you make the appointment to take the test.

If you decide that driving is not a safe choice for your teen, or if they did not pass the test to get their license, it is still important that they have as much independence as they are ready for. Help your teen obtain a Minnesota state ID card. This ID can be used in place of a driver's license whenever an ID is needed. People who have a disability confirmed in writing by a doctor or mental health case manager can get a state ID card for 50 cents. The form for verifying the disability is available on the Minnesota Department of Public Safety's web site at <https://dps.mn.gov/divisions/dvs/forms-documents/Documents/ReducedFeeIdentificationCardEligibility.pdf>. Without the completed form, the ID costs less than \$20.

Help your teen learn to use public transportation including buses and light rail. For local trips, make sure your teen has a working bicycle.

In metropolitan areas with good public transportation, a teen or young adult doesn't need to be able to drive. This is a much greater challenge in rural areas, small towns and outer ring suburbs. Become as familiar as you can with the local public transportation resources in your area and teach your young person to use them. To find resources in your area, look at your city and county web sites.

Transit Link is a service available in the seven-county Minneapolis–St. Paul metropolitan area. Riders who do not live on or near a regular public transportation route can arrange transportation within the metro area with Transit Link. Routes may include a combination of Transit Link and other public transportation. Rides must be arranged at least two hours in advance of the trip. Drivers may arrive a half hour later than you request, so plan carefully. Call 651-602-5465 to reserve a ride. Staff will help your teen or young adult plan their trip.

Metro Mobility provides transportation for people who have been certified as incapable of using other public transportation, at least some of the time, because of a disability. Rides are provided for any reason. This service is available in only some areas of the Minneapolis - St. Paul metro area. If you do not live where you have access to public transportation, you will not be eligible for Metro Mobility. People are generally eligible to use Metro Mobility if:

- ▶ They physically cannot get to the regular fixed-route bus
- ▶ They cannot navigate regular fixed-route bus systems once they are on board
- ▶ They cannot board and exit the bus at some locations

## Relationships

As your teen approaches adulthood, you might find it harder to talk with them about friendships and other relationships. But the ability to make and maintain healthy relationships is critical. Many people who live with mental illnesses report feeling isolated and lonely.

*Tips for parents that come from young adults who live with a mental illness:*

- ▶ Understand the difference between introverts and extroverts. Introverts need less social time than extroverts do. Don't pressure your introvert to spend a lot of time with other people. It may be too much for them right now.
- ▶ Remember that having a mental illness can be exhausting. You may be concerned that your teen is always on the couch, but your teen may be recharging from just making it through the day.

- ▶ Help your teen meet other young people who live with a mental illness through a support group or class. It can be easier to “be yourself” when you are with someone who understands what you are going through.
- ▶ Encourage your teen or young adult to become involved in a volunteer organization, hobby, sports team or job, but don’t push. As they regain their health, they will naturally start to get out more.
- ▶ If your teen or young adult doesn’t have friends, they are very aware of that already. Try not to make them feel bad about it by telling them to go out and find some.
- ▶ Spend time with your young person doing things and talking about topics other than mental illness, school or work. Play games, go for a walk, go shopping and talk about positive things.
- ▶ Make sure your teen or young adult has the tools and knowledge to practice safe sex. Sometimes symptoms such as hypersexuality or impulsiveness can lead to a great deal of sexual activity.
- ▶ Help your teen understand what healthy dating relationships look like, and make sure they know how to avoid abusive relationships. If you think your young person is being abused, don’t criticize their partner. Keep the lines of communication open and let them know you are concerned. If you think your young person might be an abusive partner, let them know the behavior is wrong; explain why it is not OK.

## Housing

Any young adult renting an apartment for the first time can be taken advantage of. Many young adults with mental illnesses are particularly vulnerable. Every adult who rents housing needs to know their rights. The Minnesota Attorney General’s Office offers a booklet on a renter’s rights and responsibilities at [www.ag.state.mn.us/consumer/Handbooks/LT/default.asp](http://www.ag.state.mn.us/consumer/Handbooks/LT/default.asp).

Young adults with a mental illness have additional rights. Landlords may not legally refuse to rent or lease housing to potential tenants on the basis of disability (such as a mental illness) or reliance on public assistance. They also may not discriminate on the basis of race, color, creed, religion, national origin, sex or gender, marital status, or sexual or affectional orientation. The only exception to this rule is if the rental property is a part of the landlord’s own home and not a separate apartment. If a potential tenant feels they have been discriminated against, they can file a complaint with the Minnesota Department of Human Rights by calling (651) 296-5663 or (800) 657-3704 or going to [www.mn.gov/mdhr](http://www.mn.gov/mdhr).

Most people living with mental illnesses can live independently in traditional housing just like everyone else. Others may need extra support. Many different types of housing and programs are available to help people live independently in the community with and without support. Many formal housing programs designed for people with mental illnesses are not designed for young adults; programs designed for young adults are rare. Informal options require flexibility and creativity by young adults and their family members. There are many housing options for people living with a disability who need extra support.

**Supportive housing** programs provide housing and supports for people with disabilities, including mental illnesses. The support provided varies by program and disability. But only some programs are specifically for young adults. Spectrum Community Mental Health, for example, has two Hennepin County locations that provide young adults with low-cost housing, employment support and living skills training.

**Public housing** is government-owned property that has a rent subsidy. Tenants qualify based on income and pay about 30% of their income for rent. **Section 8** housing provides rent subsidies for qualifying people with low incomes. The federal government provides Section 8 subsidies in two ways. First, some privately owned rental properties are designated as Project Based Section 8 Housing. These properties are open only to people who qualify for a Section 8 Housing Subsidy. There is often a waiting list for these properties, especially in desirable locations. The second option, Section 8 Housing Choice Vouchers, lets people who qualify choose where they want to live with a rent subsidy. They can use their voucher with any qualified landlord who will accept it, and they will pay about 30% of their income for rent. The waiting lists for this assistance are very long, and are often closed to new applicants. For more information on Section 8 housing, visit [www.housinglink.org/housingresources](http://www.housinglink.org/housingresources).

**Bridges** is a Minnesota subsidy program for people living with a serious and persistent mental illness who qualify for Section 8 housing but are not receiving it because they are either on a waiting list or waiting for a list to open up. Local housing organizations administer this program. There often is a long waiting list. Referral to the program is made by mental health professionals.

The **Crisis Housing Fund** provides short-term housing assistance to people living with a serious or persistent mental illness who are being treated in an inpatient treatment setting up to 90 days and have no other source of income to return to their housing. A mental health case manager requests Crisis Housing Funds.

**Transitional housing** programs help people who are homeless get into long-term housing. These programs may or may not be available in your county. Many of these programs are designed for specific groups of people such as survivors of domestic violence or people living with mental illnesses. The programs may offer supports such as teaching independent living skills, referral to other services, help with budgeting or help finding a job or getting an education. For more information, contact your county mental health case manager or human services department.

**Long-term housing** programs are often subsidized, intended for a specific population, and offer supports in independent living, employment and health care as needed. For information on long-term housing programs in your area, contact your county mental health case manager or county human services department.

**Roommates** can make housing more affordable. Sometimes parents of young adults with disabilities come together with other parents to find affordable housing for their children to live in together. This lets parents take turns checking in to see if additional support is needed, keeps young adults from feeling isolated, and allows them to be independent. ARC offers a roommate finder for people living with disabilities at [www.findmyroommate.org](http://www.findmyroommate.org), but this site does not get a lot of traffic. Roommates with a similar disability may more easily be found at support groups or organizations that provide assistance for your young adult. Other ideas include partnering your young adult with an older adult who is looking to form a relationship with or for household help from a young person. Some young adults living with mental illnesses are more vulnerable to fraud or identity theft. Make sure that you carefully screen any potential roommate and that your young adult knows how to protect their personal information. Remember to include your young adult in all decision making.

**A co-housing community** is a development in which each member or family has their own home, but the entire neighborhood or building is owned cooperatively. Individual units can be condominiums, townhomes, or single-family houses. These communities have common areas where the members participate in social events. Members of these communities are committed to spending time together and often participate in community meals along with other activities. These communities create a sense of belonging and caring that can be ideal for people living with a disability such as a mental illness. For information on cohousing communities in Minnesota, visit [www.directory.cohousing.org](http://www.directory.cohousing.org).

A **condominium** can be affordable housing for some. Small one-bedroom units in outer-ring suburbs or small towns are often available for very low prices. A two-bedroom unit allows for a roommate, cutting the cost of ownership.

Consider **working with other parents** to create a community. Talk with other parents of young adults or teens with disabilities. Consider pooling your financial resources to create a community for your children where parents can take turns providing support or checking in. If your young adults receive assistance such as Social Security Disability, Supplemental Security Income, Section 8 Housing Choice or Bridges vouchers, these funds can help with paying for their housing. Young adults who are working can pay rent, with parents choosing how much to subsidize.

**Living with a family member** such as an older sibling, aunt, uncle or grandparent is another option. It can give your young adult some structure and supervision, along with a feeling of independence.

## Living at Home

Many young adults living with a mental illness will spend some extra time living at home with their parents. This can be hard for parents and young adults to manage. Young adults want to be respected as adults and allowed to make decisions on their own. They may resent not being able to move on with their peers. Parents of a young person with a mental illness may feel scared and worried about their child making responsible decisions. They may be dealing with hard issues such as angry outbursts and their child taking illegal drugs or not taking their medications. Finding ways to compromise can be tricky.

Try to find a way for your young adult to have their own space in the home. If you have room in the basement or space for a garage apartment, consider letting your young adult use that space. Giving them a small refrigerator and microwave can help the young adult feel independent. The ability to choose whether to “come home” for dinner or make their own meal in their own space can be very empowering.

***“I’ve had conflicts with my parents especially because they don’t seem to understand my mental illness. I continue to have such issues with my parents, and unfortunately, I had to move back home because I didn’t have the resources or support to live independently.” — A YOUNG ADULT***

Remember, your young adult is no longer a child. Knock before entering their personal space. If you want to talk about something, set a time to do so in advance and let them know what the topic will be. Don't make appointments or commitments for them without first talking with them.

Try your best to allow your young adult to make their own decisions. You are entitled to set the basic health and safety guidelines in your home, and drug use and other illegal activity can of course be unacceptable. Everyone who lives in the home should contribute to the home in some way, either through rent or labor. However, try to allow your young adult to manage other aspects of their life as much as possible.

If your young adult is spending the day in bed or on the couch playing video games, you probably feel frustrated and worried. Remember that these emotions will not change your young adult's behavior. Speak respectfully with your young adult. Let them know that this behavior is troubling you and that you are concerned. Remind them that this will not help them recover. While your hope may be that your young adult will quickly return to college or get a job, this may not be a realistic goal right away. Let your young adult know that you expect them to do something to move forward, and ask them what they are willing to do. As long as they are willing to do something to move forward, no matter how small, accept it for now. Taking a walk around the block one day a week may seem very small to you, but it may take a huge effort for someone learning to manage a mental illness. You should revisit the conversation in a few weeks to see what more your young adult is willing to do.

Allow your young adult to make their own decisions and live with consequences. If they spend an entire paycheck in two days and don't have gas money, they may not be able to use a car. If they need to get to work, they can try to get rides, use public transportation, walk or ride a bike. They have options. If necessary, consider giving them a ride to work rather than money. If they are hungry, give food instead of cash. If they don't get up with their alarm, let them miss appointments or be late. Allow your young adult to learn from the choices they make.

### ***Independent Living Supports***

Getting your young adult into their own home is only part of the challenge if they need extra support. Available supports include:

**ADULT CASE MANAGEMENT:** Case managers help adults living with mental illnesses assess their needs, set their independent living goals and get the services they need to meet their goals. If your young adult

was eligible for case management as a child, they may remain eligible until they reach age 21. Before case management can be discontinued between the ages of 17 and 21, the county must develop a transition plan for health insurance, housing, education, employment and treatment.

**ADULT REHABILITATIVE MENTAL HEALTH SERVICES:** This service can help adults living with mental illnesses develop social skills, psychiatric stability and other independent living skills.

**YOUTH ACT TEAMS:** Youth Assertive Community Treatment Teams help youth who have severe mental illness and/or substance abuse disorders. These teams will coordinate care so everyone is working toward the same goal and communicating with each other. The teams will offer a wide array of services including case management, psycho-education for the youth and family members, medication management, clinical consultation for the youth's employer or school, crisis assistance, and integrated treatment for mental illnesses and substance abuse disorders.

*To qualify for Youth ACT Team help, your child must:*

- ▶ Be between 16 and 20 years old
- ▶ Be diagnosed with a serious mental illness or co-occurring mental illness and a substance abuse addiction
- ▶ Have been determined to have a level of care calling for “intensive integrated intervention without 24-hour monitoring” and a need for extensive collaboration among multiple providers
- ▶ Have a functional impairment and a history of difficulty functioning safely and successfully in the community, school, home, or job, or be likely to need services from the adult mental health system within the next two years
- ▶ Have a recent diagnostic assessment that documents the medical necessity of the service

**ADULT ACT TEAMS:** Already in place in Minnesota, these teams provide services much like those provided by Youth ACT Teams. A difference is that a vocational specialist is included on the team.

## Financial Assistance

Most people living with mental illnesses are able to have careers and support themselves independently. However, some may find that they are not able to work for long periods of time due to their illness. If your young adult is not capable of working and you feel they may not be able to work for a year or more, financial supports are available.

### ***Minnesota Financial Assistance***

To qualify for financial help, your young adult must have an income near or below the poverty level. To apply for any of these programs, your young adult can request a Combined Application Form from their county human services agency.

### ***Minnesota Supplemental Aid***

Minnesota Supplemental Aid (MSA) is an extra monthly cash payment to people who receive Supplemental Security Income benefits. Others may still be eligible for MSA if they meet eligibility criteria.

### ***General Assistance***

General Assistance (GA) is Minnesota's main safety net for low-income adults without children. GA provides monthly cash grants for eligible people. The maximum benefit is \$203 a month for a single adult and \$260 for a couple. Eligibility is also defined in terms of disability and employability. People often go on GA while waiting for Social Security benefits to begin.

### ***Minnesota Family Investment Program***

Minnesota Family Investment Program (MFIP) is a monthly cash assistance program for low-income families and pregnant women. MFIP includes both cash and food assistance. Most families can get cash assistance for only 60 months. To apply for the MFIP program, contact your county human services agency.

### ***Diversionsary Work Program***

The Diversionsary Work Program provides short-term job counseling and basic living costs to families who are looking for work but need help paying for basic living expenses.

### ***Work Benefit Program***

The Work Benefit Program is a \$25 monthly benefit for families going off MFIP or the Diversionsary Work Program. The family's caregiver(s) must be working a required number of hours, and gross family income must be less than 200% of the federal poverty guidelines.

## FEDERAL FINANCIAL ASSISTANCE

Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) are federal programs designed to help people living with disabilities.

To qualify for SSI or SSDI, an individual must be low income and have less than \$2,000 in assets as a single person or \$3,000 as a married couple. Income limits vary by state. Not everything you own is considered an asset, and some income may not be counted. Because the way assets and income are calculated can be complicated, you should contact the Social Security Administration for details on qualifying. If your young adult qualified for SSI as a child, they will need to be re-qualified as an adult when they reach age 18. Qualification as an adult is based on different financial and disability criteria than as a child.

SSI is available to anyone who qualifies with a disability or is over the age of 65. SSI pays about \$733 per month. SSDI is designed for people either who have worked in jobs covered by Social Security or whose parents have such a work history and are now collecting Social Security or are deceased. SSDI payments are based on the earned income of the worker or the worker's parents. It is possible to qualify for and receive both SSI and SSDI, but the total payment amount will be capped.

Application for these resources should be made as soon as it has been determined they will be needed. Application for SSDI can be made on the Social Security website [www.ssa.gov](http://www.ssa.gov), in person at a Social Security Office or by phone. There is no online application for SSI. You must apply by phone or in person. Applicants for SSI and SSDI are denied an average of three times. The process of receiving benefits can take years. People who are not able to complete the application process on their own can designate someone to represent them.

An attorney can also be hired to provide representation at any point during the process. All applicants are interviewed by the State Disability Determination Service to determine if they qualify for SSI or SSDI. Your first application for SSI or SSDI likely will be denied. If this happens, there is a four-step appeal process:

- ▶ The first step is to request a reconsideration. This means that a different decision maker will review the file to determine if an error was made. Reconsiderations are also usually denied.
- ▶ If the reconsideration is denied, you can request an administrative hearing. These are private hearings before an administrative law judge. At this hearing, you can present new information or clarify information in your file. You can also bring witnesses such as doctors.

- ▶ If you disagree with the administrative law judge's decision, you can ask for a review by Social Security's Appeals Council. This council may review the case and deny your request, rule in your favor or return the case to the administrative law judge for more review.
- ▶ If you disagree with the Appeals Council's decision, you can file a lawsuit in a federal district court.

It is possible to work when receiving SSI or SSDI and still keep your benefits. The Ticket to Work program lets recipients earn income and retain some benefits until the earned income consistently exceeds the Social Security benefit received. This means recipients are able to work toward achieving a consistent income without losing their safety net. Benefits may be reduced by the income earned, but recipients do not need to worry about losing the benefit and having to reapply. It is also possible to earn too much income to receive checks from SSI or SSDI but still keep Medical Assistance under the program.

The Plan to Achieve Self-Support (PASS) lets SSI and SSDI recipients save money in order to achieve financial independence. This means that they can save for school expenses, tools, a business or transportation without being disqualified for receiving financial assistance. PASS must be applied for with Social Security.

If your young adult is not able to effectively manage their finances, a representative payee can be appointed. This payee must set up a separate bank account for Social Security payments and provide an accounting of the funds each year to the Social Security Administration. A family member can be the representative payee.

If your son or daughter is receiving Social Security benefits or Medical Assistance, it is important you notify your attorney or planner when you make your estate plan or draft your will. An inheritance could disqualify your son or daughter from benefits. Proper planning can prevent this from happening. For more information on Social Security and financial resources, see NAMI Minnesota's booklet *Hope for Recovery: Minnesota's Mental Health Resource Guide* (<http://www.namihelps.org/HopeForRecoveryBooklet-2014.pdf>).

Remember, applying for financial assistance doesn't mean you have given up on your young adult or that they will never be capable of working. Keep the goal of employment and independence in mind while you help your young adult get the support they need. ■

## CONCLUSION: LETTING GO

The transition years can be both challenging and rewarding. While it can be hard to learn and manage new systems, adulthood also offers opportunities for growth, independence and success.

Your role as a parent is to prepare your teen to make their own decisions as an adult. Be ready to let your teen experience the consequences of the decisions they make so they learn how to make good decisions as an adult. It can be hard to watch your young adult struggle or make decisions you don't agree with, but it is part of a life-long learning process. With proper support, every adult has the potential for greatness. ■

***“It’s important to me that people see the other side to mental illness: that many people recover and live happy lives.”***

**— A YOUNG ADULT**

## COMMON TERMS/RESOURCES

### Common Terms

**Conservatorship Courts** appoint conservators to care for the financial assets of people who cannot adequately manage assets themselves. Conservatorship allows you to make financial decisions for a protected person.

**Guardianship Courts** appoint guardians to care for people who cannot take care of themselves. The person a guardian protects is called that guardian's ward. Guardianship allows you to make personal decisions for a ward such as where to live, medical care, contract decisions (such as leases) and what to do with their personal belongings.

**HIPAA** Health Insurance Portability and Accountability Act of 1996, a federal law that protects the privacy of individual health records

**IDEA** Individuals with Disabilities Education Act of 2004, the most recent federal law on special education

**IEP** A special education individualized education program

**Parent** The birth parent or adoptive parent of a minor. Parent also means the child's legal guardian or any individual who has legal authority to make decisions and plans for the child.

**Patient Protection and Affordable Care Act** A federal law commonly known as “Obamacare.” Among other things, this law allows adults to

remain on their parents' employer-provided health insurance up until age 26 and prevents insurance companies from denying coverage to individuals with pre-existing conditions.

**Post-secondary** Any education beyond high school

**Power of Attorney** A legal document given by one person to another that allows the recipient to act on the person's behalf in legal or financial matters. A power of attorney can be revoked at any time.

**Reasonable Accommodation** A support or adjustment provided in school or a job that gives a person with a disability equal access to a program or job. An accommodation is reasonable if it does not present undue hardship or expense to the school or employer.

**Special Education** Specially designed instruction, provided at no cost to the parents, to meet the unique needs of a child with a disability.

**Trust** A legal relationship created at the direction of an individual in which one or more people hold the individual's property subject to certain duties to use and protect it for the benefit of others. A trust can be used to protect the assets of an individual who is not able to make sound decisions.

## Education Resources

**Accommodations for Standardized Tests** for the ACT, <http://www.actstudent.org/regist/disab/>; for the SAT, <http://sat.collegeboard.org/register/for-students-with-disabilities>; for the PSAT, <http://professionals.collegeboard.com/testing/ssd/guidelines/psat>.

**Learning Style Testing** The Index of Learning Styles Questionnaire helps students identify how they learn best and provides tips to help them learn better: <http://www.engr.ncsu.edu/learningstyles/ilsweb.html>. The VARK questionnaire helps determine your learning style. The test taker's personal learning style is then used to display the results: <http://www.vark-learn.com/english/page.asp?p=questionnaire>.

**PACER Center.** Its mission is to expand opportunities and enhance the quality of life of children and young adults with disabilities and their families, based on the concept of parents helping parents: [www.pacer.org](http://www.pacer.org), (952) 838-9000.

**PBS Literacy Link** is a site created by the Public Broadcast System and the University of Pennsylvania to help GED test takers prepare for exams. It provides a free practice test to help the test taker determine what areas need to be studied, as well as access to study resources:

<http://litlink.ket.org/>. These practice tests are for exams prior to changes in 2014.

**WrightsLaw.** Parents, educators, advocates, and attorneys come to WrightsLaw for accurate, reliable information about special education law, education law and advocacy for children with disabilities: [www.wrightsLaw.org](http://www.wrightsLaw.org).

## Employment Resources

Drive of Your Life offers a free, fun career assessment. Young people answer 48 questions and are then provided with a list of suggested career choices and detailed information on what the career looks like: [www.driveofyourlife.org](http://www.driveofyourlife.org).

Job Accommodation Network provides a searchable database of common job accommodations: [www.askjan.org](http://www.askjan.org).

Job Skill and Interest Assessments can be found at [www.iseek.org](http://www.iseek.org) and [www.mynextmove.com](http://www.mynextmove.com).

Minnesota Department of Economic Development has information on vocational rehabilitation and the Minnesota Youth Program: [www.mn.gov/deed](http://www.mn.gov/deed).

Minnesota Department of Human Rights provides information on discrimination and legal rights in employment, business, credit, education, housing, public accommodations and public services: <http://mn.gov/mdhr/index.html>, (651) 539-1100.

**National Collaborative on Workforce and Disability—Youth** has information about employment and youth with disabilities. It provides information for youth about employment rights and the free workbook The 411 on Disability Disclosure: [www.ncwd-youth.info](http://www.ncwd-youth.info).

Volunteer Match helps volunteers find great opportunities in their area: [www.volunteermatch.org](http://www.volunteermatch.org).

## Job Training Resources

Apprenticeship information is available from the state of Minnesota Department of Labor and Industry: <http://www.doli.state.mn.us/Appr.asp>, (651) 284-5005.

Job Corps is a job training program for people who are low income or have a disability: [www.jobcorps.gov](http://www.jobcorps.gov) or [www.huberthumphrey.jobcorps.gov/home.asp](http://www.huberthumphrey.jobcorps.gov/home.asp) (800) 733-JOBS.

## Post-Secondary Education Resources

**Accuplacer** testing helps colleges and universities determine whether students are ready for college-level courses in math and English. Sample test questions and a smartphone study app can be found at <http://accuplacer.collegeboard.org/students/prepare-for-accuplacer>.

**Bazon Center for Mental Health Law** provides great information including the booklet *Campus Mental Health: Know Your Rights!* This booklet can be downloaded for free or ordered for \$3.00: [www.bazon.org](http://www.bazon.org).

**The Jed Foundation** promotes mental health and suicide prevention among college students. Part of the site is designed for parents, and part is designed for young adults. It offers an annual scholarship called the Jerry Greenspan Student Voice of Mental Health Award to a student who is fighting stigma and raising awareness of mental illness on campus: [www.jedfoundation.org](http://www.jedfoundation.org).

Rate My Professors is an online service where students can provide feedback about college professors. Professors are rated in the categories of overall quality, helpfulness, clarity, easiness and hotness (yes, hotness). Students can search for professor reviews before selecting courses: [www.ratemyprofessors.com](http://www.ratemyprofessors.com).

University of Michigan provides advice for students living with a mental illness at [www.campusmindworks.org/students](http://www.campusmindworks.org/students).

## Legal Resources

**Minnesota Bar Association** has an attorney referral service: [www.MNFindaLawyer.com](http://www.MNFindaLawyer.com).

**Minnesota Courts Self-Help Page** is intended for people who are representing themselves in a Minnesota district court without a lawyer. It provides information on guardianship and conservatorship and on expunging a juvenile record: <http://www.mncourts.gov/selfhelp>.

**Minnesota Department of Human Rights** provides information on discrimination in employment, business, credit, education, housing, public accommodations and public services: <http://mn.gov/mdhr/index.html>, (651) 539-1100.

**Minnesota Disability Law Center** addresses the unique legal needs of Minnesotans with disabilities. The center provides free help to indi-

viduals with disabilities statewide on civil legal issues related to their disabilities. It also has free fact sheets on various topics including guardianship and conservatorship, housing, criminal expungement and debt collection. The fact sheet on Advance Psychiatric and Health Care Directives provides a sample combined Advance Psychiatric and Health Care Directive form that can be used, along with detailed instructions: [www.lawhelpmn.org/issues/disability](http://www.lawhelpmn.org/issues/disability).

## Resources for Paying for Mental Health Care

**Disability Linkage** Line offers up-to-date information about community resources related to people with disabilities, including housing and benefits referral: [www.db101.org](http://www.db101.org), (866) 333-2466.

**Minnesota Department of Human Services** or your county's local department of human services can provide information on Minnesota health care plans and sliding scale billing clinics: <http://mn.gov/dhs>. See also NAMI Minnesota's booklet, *Hope for Recovery: Minnesota's Mental Health Resource Guide* for adult services or *Keeping Families Together* for children at [www.namihelps.org](http://www.namihelps.org) under Publications.

**The National Council on Aging** provides information on benefits and prescription drug assistance. Enter your income, the medications you take, and your household and asset information, and the program will suggest benefit programs and prescription payment assistance programs specifically for you: [www.benefitscheckup.org](http://www.benefitscheckup.org).

**The Partnership for Prescription Assistance** helps qualifying patients without prescription drug coverage get the medicines they need for free or nearly free: [www.pparx.org](http://www.pparx.org), (888) 477-2669.

**RxConnect Help Line** offers information related to prescription medicines, safety, cost-saving tips and programs to help low-income Minnesotans pay for prescription medications: (800) 333-2433.

**Rx Outreach** can help provide lower-cost generic prescriptions for those with low incomes. Information about how to apply for discount cards from drug companies is also available online: [www.rxassist.org](http://www.rxassist.org), (800) 769-3880.

## Housing and Independent Living Resources

**Bridge to Benefits** is a multistate project of the Children’s Defense Fund–Minnesota to improve the well-being of families and individuals by linking them to public work support programs and tax credits. By answering a few simple questions, you will be able to see if you or your young adult may be eligible for public work support programs: **www.bridgetobenefits.org**.

**Courage Kenny Rehabilitation Institute** provides driver assessment and training for seniors and people with disabilities. To schedule an appointment, call (612) 262-7855. For more information go to: **www.allinahealth.org/Business-units/Courage-Kenny-Rehabilitation-Institute/Programs-and-services/Driver-Assessment-and-Training-Services/**.

**Housing Link** has information on Section 8 waiting lists, an apartment search feature, information on tenant’s rights and resources to help your young adult be a good renter: **www.housinglink.org**.

**Love Is Respect** provides information on healthy dating relationships and how to end dating abuse: **www.loveisrespect.org**, (866) 331-9474, or text “loveis” to 22522.

**Minnesota Department of Human Services** and your county’s human services department provide information on children’s and adult mental health resources, including children’s therapeutic services and supports, personal care attendants, adult rehabilitative mental health services, and crisis services. See also NAMI Minnesota’s booklets *Hope for Recovery: Minnesota’s Mental Health Resource Guide* for adult services or *Keeping Families Together* for children at **www.namihelps.org** under Publications. Minnesota Office of the Attorney General provides a tenant’s rights booklet at **http://www.ag.state.mn.us/consumer/Handbooks/LT/default.asp**. ■

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