Benefits & Adult-Life Planning

For Lexington teens, young adults, and families. Start early, include the young person, and coordinate school, adult-service, health, and financial planning.

LPS transition planning & Chapter 688

School-age students preparing for adult life | Begin with the IEP team

Review goals for education, employment, daily living, and community participation. Ask whether a Chapter 688 referral is appropriate and when it should be made. DESE describes a two-year planning process before special education entitlement ends through graduation or age 22.

Program information & contact details

DDS Turning 22 services

Statewide adult-service planning | Use the official coordinator finder

Learn about DDS transition supports and adult eligibility. Ask what applications, assessments, and planning meetings are needed. A school referral, diagnosis, or childhood DDS service does not by itself establish every adult service or guarantee funding.

Program information & contact details

MassAbility: students, youth & employment

Statewide | Program contact and referral routes on the website

Explore vocational rehabilitation and pre-employment transition services. Students may enter through school referrals or self-referral. Ask about age requirements, eligibility, employment goals, and how services coordinate with school and adult agencies.

Program information & contact details

Social Security: SSI at adulthood

Federal benefits | Official SSA information and contact routes online

SSA reviews childhood SSI disability eligibility using adult rules at age 18. Ask about an age-18 review or a first adult application, income and resource rules, work reporting, and appeal deadlines. Do not assume benefits start or continue automatically.

Program information & contact details

Build one planning calendar: Track school exit, agency applications, age-18 changes, healthcare transition, benefits reviews, and follow-up dates. Ask who is responsible for each referral. Adult services have separate eligibility and availability rules.

More Support & Next Steps

Contact each organization for current services, eligibility, costs, and availability.

MassHealth / CommonHealth

Massachusetts coverage | Official application guidance online

CommonHealth is a coverage option for eligible people with disabilities whose income is too high for MassHealth Standard. Ask about disability documentation, coverage changes at adulthood, premiums, and coordination with other insurance. Confirm eligibility directly.

Program information & contact details

MEFA Attainable: ABLE savings information

Massachusetts ABLE plan | Sponsored by MEFA; managed by Fidelity

Learn about disability-related saving, qualified expenses, eligibility, fees, and effects on benefits. Rules and limits matter. Review current plan documents and get individualized benefits or financial advice before contributing, transferring assets, or withdrawing funds.

Program information & contact details

Decision-making & future financial planning

Massachusetts court information | Families and young adults

Explore supported decision-making and other alternatives to guardianship or conservatorship. Include the young adult's preferences. Ask a qualified attorney about which tools fit, and about special needs trusts, estate planning, and beneficiary designations where relevant.

Program information & contact details

Benefits counseling for work

Middlesex County | Referral link through MEFA's ABLE resources

MEFA points Middlesex residents to UMass Work Without Limits benefits counseling for questions about wages and benefits. Ask about intake, eligibility, and how earnings could affect your specific benefits before making changes.

Program information & contact details

Questions to bring

Who is eligible? What referral or application is needed? Who is our contact? What costs or approvals apply? Is there a waitlist? What language and access supports are available? Keep a dated list of calls, applications, and follow-up steps.

A starting guide, not a comprehensive directory, endorsement, or individual medical, legal, or financial advice. Sources are linked throughout. Some government information was checked through official indexed listings where full pages were unavailable. Confirm details directly.

More LexSEPTA family resources