



Transition Guide: Resources for Students Transitioning from High School to Adulthood

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Equity Through Advocacy

The Protection and Advocacy System for the State of Indiana

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Introduction

This guide was written to help you, a student transitioning to adulthood, navigate the decisions you will face as a young adult. As you read through it, you may have questions. That's okay. This guide is intended to introduce you to basic information about disability law, employment services, postsecondary services, Medicaid, and other resources that can help you live independently. It cannot answer every question, but it will provide you with what you need to start a conversation with your parents, teachers, friends, and other people you trust.

How Do I Prepare for Adulthood?

For most of your life, you have probably only known school, classes, resource rooms, and/or other supports. You may not have had the opportunity to make many decisions. Your parents likely worked with your school to arrange support services. You may have chosen a couple of electives, but most of your classes were chosen for you.

However, adulthood comes with many choices and responsibilities. Adulthood for people with disabilities can be especially intimidating because it involves not only the general choices and responsibilities of adulthood, but also those involving disability-related supports and services. Therefore, it is important to start thinking about adult decisions as early as possible.

Addressing the Stigma of Services

This guide discusses various transition services and resources designed to help students with disabilities become independent adults. Unfortunately, sometimes high schoolers choose not to use available resources because they do not want to be considered "disabled." Often this avoidance of disability identity is due to teasing or bullying by peers or teachers. Instead, these students may pursue college or a job without the help of resources for individuals with disabilities. However, while some students may achieve postsecondary and/or employment goals on their own, others will struggle without support.

It is important to erase stigma and negative attitudes about services for people with disabilities. While some can be difficult to navigate, disability services provide many individuals with opportunities they may not have otherwise had. For instance, students who have received services through Indiana's Bureau of Vocational Rehabilitation have earned graduate degrees and obtained stable jobs they enjoy. Even though you might be able to achieve great things on your own, remember that you are not alone and many services are available to help at no cost.

Self-Advocacy

Understanding self-advocacy is essential when working with many of the agencies and resources in this guide. Self-advocacy means speaking up for yourself, asking questions, requesting what you need, and actively participating in decisions about your education, employment, housing, and health care.

To be a good self-advocate, you need to first identify your needs. It is important to know your career goals and disability-related needs, among other things. As you will see, many of the resources in this guide have eligibility requirements. When applying for these resources, you will need to explain how you qualify.

While others can – and may try to – advocate for you, the result may not be the one you want.

If you would like more information about effective self-advocacy, Disability Rights California has developed a [guide with excellent self-advocacy tips](#).

Supported Decision-Making and Other Alternatives to Guardianship

If you have not made many major decisions, the idea of doing so now can be scary – for both you and your parents. Your parents or others may have talked about becoming your guardian. However, guardianship is not necessary for everyone. If you are under full guardianship, your court-appointed guardian can make almost all of your decisions, including whether you can marry, where you live, how your money is spent, and what medical care you receive, regardless of what you want.

Fortunately, there are less restrictive alternatives to guardianship for people who need some help with decision-making but do not need a guardian to make all their decisions. Some of these options are described below.

Interdependence/Informal Supports

Informal supports include tools to help a person maintain independence. It can include technology or relying on friends and family for support. Many adults – both disabled and non-disabled – use informal decision-making supports, such as parents, friends, and mentors. Very few people make big decisions without discussing pros and cons with someone first.

Supported Decision-Making

Supported decision-making allows you to choose supporters who you want to help you make decisions in the areas you choose and in the way you want that help to be given.

For example, you could have your supporter attend a doctor's appointment with you to take notes for you to review later. You could have someone help you create a personal budget and look at your bills. In Indiana, there is formalized Supported Decision-Making where you can write your decision-making supports in a plan called a Supported Decision-Making Agreement. This agreement can then be used to remind everyone how you want support with making decisions and to show people like doctors or bankers that you are making an informed decision using the supports you need. With supported decision-making, you retain the right to make the final decision using the supports you need.

Power of Attorney

A power of attorney is an alternative to guardianship in which you legally appoint another person to make decisions for you in one or more areas. Decision-making under a power of attorney can address matters such as health care, finances, government benefits, and education. Power of attorney documents are also good to assist with planning for the future. If you become incapacitated, a power of attorney document can make sure the person you want is able to make decisions on your behalf. These are legal documents, so it is important to meet with an attorney to make sure your document complies with the law.

Limited Guardianship

Under a limited guardianship, a court appoints someone to make decisions for you, but only in specific areas. The most common areas covered by a limited guardianship are finances and property (sometimes called guardian of the estate or conservatorship) or the person (covering things like health care and where the person lives). The guardian has the same powers and responsibilities as a full guardian, but only in certain areas of the protected person's life.

More Alternatives to Guardianship

There are many other options to support independence and decision-making as an adult. For example, appointing a health care representative or creating a psychiatric advanced directive may help maintain self-determination. A representative payee for benefits administered by the Social Security Administration (SSA) might offer the right amount of support. Regardless of the tools you choose, it is important to talk with a professional about your options. They can help you understand the type of support that best meets your needs.

Choosing the Right Approach

It is important to remember that while decision-making can be difficult, all individuals should practice making decisions the greatest extent possible. People, no matter their ability, often need assistance from others when making decisions. It is a good idea to talk with your parents and others whom you trust about the level of decision-making support you feel you need. For more information regarding decision-making supports, you can review these additional resources from [Indiana Disability Rights](#) (IDR) and [The Arc of Indiana](#).

Voting

During the transition process, you will gain access to a powerful tool: voting. Lawmakers at all levels discuss, make, and amend policies that effect people with disabilities. Local lawmakers influence public transit and local schools. At the state level, members of the General Assembly decide upon the funding and structure of vital public assistance programs like Medicaid. Federal lawmakers also make decisions about Medicaid (which is an issue shared by state and federal policymakers), as well as Medicare and Social Security benefits. It is important to know about candidates for office on the ballot where you live, as well as how their platforms may affect people with disabilities and other issues you care about. Check out these videos that describe [your rights as a voter](#) and [how to register to vote](#).

Medicaid

Depending on your disability, you may need medical insurance to help pay for personal care, treatments, therapies, and/or other disability-related services. If you do not have private insurance, or if your private insurance does not cover critical items like personal care attendants, Medicaid may be an option. Hoosiers with disabilities can qualify for Medicaid in a couple ways. First, if SSA has determined that an individual is eligible for SSI, they are automatically enrolled in Medicaid. Alternatively, if an individual has not been determined SSI-eligible, they may be eligible for Medicaid if they:

- Meet SSA's definition of "disability";
- Do not have more income than the maximum income limit of a specific Medicaid category;¹ and
- Do not have more than \$2,000 in assets if unmarried.²

Asset and income limits differ based on marital status and family size. Income limits can also vary depending on whether an individual participates in certain Medicaid waivers or M.E.D. Works. If you are interested in [applying for Medicaid](#), you can do so online.

Medicaid Waivers

Indiana's Medicaid program includes several waivers that offer specific disability-related services to participants with disabilities. To qualify for a waiver, applicants must be approved to participate in traditional Medicaid. Waivers provide supplemental supports and services designed to help participants stay in their local community, rather than move into an institution such as a nursing facility. Several of Indiana's Medicaid waivers are briefly described below.

Health and Wellness Waiver

You may qualify for the Health and Wellness (H&W) Waiver³ if you:

¹ Indiana has more than 40 Medicaid categories, including Medicaid for the Aged, Blind, and Disabled and the Healthy Indiana Plan. Medicaid categories often have unique income eligibility requirements. For example, individuals who are eligible for certain home and community-based waivers may have a higher income limit than, say, the Healthy Indiana Plan participants. Importantly, these income limits are often annually adjusted in response to increased costs of living.

² Ind. Code § 12-15-2-3.5.

³ The H&W Waiver used to be called the Aged and Disabled (A&D) Waiver. On July 1, 2024, the A&D Waiver was split into two new waivers: the H&W Waiver and the PathWays Waiver. While the Pathways Waiver is administered by the Division of Aging, the H&W

- Are aged, blind, or otherwise disabled;
- Are younger than 60 years of age;
- Reside in, or are transitioning into, a home and community-based setting (HCBS)-compliant setting;
- Have income no greater than 300% of maximum SSI amount (children with only one parent will be considered a household of one for income purposes while children with two parents will be considered a household of two); and
- Meet a “nursing facility level of care.”⁴

Having the need for a nursing facility level of care, means that the individual:

- Has an unstable, complex medical condition, that requires direct assistance from others to treat: decubitus ulcers, a comatose condition, or severe pain;
- Needs direct assistance from others with medical equipment, such as a ventilator, suction machine, g-tube, or central intravenous line;
- Needs direct assistance with special routines or prescribed treatments, such as for a tracheotomy, acute rehabilitation conditions, or the administration of continuous oxygen;
- Needs medical observation and physician assessment due to a changing, unstable physical condition; or
- Lives with other substantial medical conditions.⁵

H&W Waiver participants are eligible for services including, but not limited to, attendant care, homemaker services, self-directed attendant care, transportation, vehicle modifications, pest control, and medical supplies. To apply for this waiver, you can contact your local [Area Agency on Aging](#).

Family Supports Waiver

You may qualify for the Family Supports Waiver (FSW) if you:

- Be diagnosed with a developmental disability prior to the age of 22;
- Reside in, or be transitioning into, an HCBS-compliant setting;

Waiver was transferred to the Division of Disability and Rehabilitative Services' (DDRS) Bureau of Disabilities Services (BDS).

⁴ See 42 U.S.C. §§ 1382c(a) and 1396n(c)(1); 405 Ind. Admin. Code §§ 2-1.1-1 through 2-1.1-5; 405 Ind. Admin. Code § 2-2-1 *et seq.*

⁵ 455 Ind. Admin. Code § 2-3-1; see *also* 42 U.S.C 1396n(c)(1).

- Have an income that is no greater than 300% of the maximum SSI payment (though parental income is disregarded for children under 18 years of age); and

Meet the intermediate care facilities for individuals with intellectual disabilities (ICF/IID) level of care.⁶

An ICF/IDD level of care means the individual has a disability that:

- Results in a functional impairment similar to that of a person who has an intellectual disability, including an autism spectrum disorder, epilepsy, cerebral palsy, or a similar condition (other than mental illness);
- Begins before age 22;
- Has continued or is expected to last forever;
- Substantially limits the person's ability to function in three of six major life areas:
 - Self-care;
 - Receptive and expressive language;
 - Learning;
 - Mobility;
 - Self-direction; and
 - Capacity for independent living; and
- Requires access to 24-hour assistance, as needed.⁷

FSW services include respite; speech, physical, occupational, psychological, and music therapy; behavioral support; specialized medical equipment; and transportation.

Additionally, the FSW provides a limited amount of participant assistance and care (PAC) hours to recipients. The purpose of PAC services is to “allow individuals with intellectual/developmental disabilities to remain and live successfully in their own homes, function and participate in their communities, and avoid institutionalization.”⁸ Examples of PAC services include assistance with personal care, assistance paying bills, providing support at appointments, and mobility assistance.

The FSW currently serves over 20,000 Hoosiers and does not limit the number of individuals who can be served during any given year.⁹ To apply for the FSW, you can visit your [local BDS office](#).

⁶ Division of Disability and Rehabilitative Services, *Home- and Community-Based Services Waivers: Provider Reference Module*, page 125 (Jul. 3, 2024), <https://www.in.gov/medicaid/providers/files/modules/ddrs-hcbs-waivers.pdf>.

⁷ 405 IAC § 1-1-1; IC § 16-29-4-2; 410 IAC § 16.2-1.1-33. See also IC § 12-7-2-61.

⁸ For more information regarding the FSW, see note 6 *supra*.

⁹ *Id.*

Community Integration and Habilitation Waiver

The Community Integration and Habilitation (CIH) Waiver is administered by BDS. CIH Waiver participants often receive more services than FSW participants, as it has no annual spending cap. However, unlike the FSW, the CIH Waiver limits the number of individuals eligible to participate.¹⁰

Individuals applying for the CIH Waiver must show BDS that they meet two eligibility criteria:

- One of the following must be true:
 - The applicant's primary caregiver recently passed away;
 - The applicant's only caregiver is over 80 years of age;
 - There is evidence of abuse and neglect in the applicant's current residential setting; or
 - The applicant experiences an extraordinary health and safety risk, as reviewed and approved by the Director of BDS; and
- The applicant must also demonstrate that supported group living is either unavailable or inappropriate to meet their needs.¹¹

CIH Waiver services are generally the same as those offered through the FSW, including respite; various therapies; behavioral support; PAC; and transportation. To apply for this waiver, you can contact your [local BDS office](#).

Traumatic Brain Injury Waiver

The Traumatic Brain Injury (TBI) Waiver provides services to individuals who have a diagnosed TBI. You may be eligible to participate in the TBI Waiver if you:

- Are aged or disabled;
- Diagnosed with a TBI;
- Have income no greater than 300% of maximum SSI payment (though parental income is disregarded for children under 18 years); and
- Either:

¹⁰ To access to the currently approved version of the CIH Waiver, *Application for 1915(c) HCBS Waiver: IN.0378.R0 4.08 – Jul 01, 2024*, <https://www.in.gov/fssa/files/CIH-waiver-MS.pdf> (accessed: Aug. 26, 2024).

¹¹ *Id.*; see also *How Does Someone Qualify for the Community Integration and Habilitation Waiver?*, IN.Gov., <https://faqs.in.gov/hc/en-us/articles/360042516811-How-does-someone-qualify-for-the-Community-Integration-and-Habilitation-waiver> (accessed: Aug. 26, 2024).

- Meet the nursing facility level of care if the TBI occurred at or after 22 years of age; or
- Meet the ICF/IID level of care if the TBI occurred before age 22 years.¹²

TBI Waiver services include but are not limited to: respite; pest control; home delivered meals; attendant care; homemaker services; transportation; and vehicle modifications. As with the H&W Waiver, TBI Waiver applicants can contact their [local Area Agency on Aging](#) to begin the enrollment process.

Section 1915(b)(4) Waivers

Indiana uses Section 1915(b)(4) waivers to serve individuals who have mental health disorders. One such waiver with a lengthy name, [Adult Mental Health Habilitation \(AMHH\)](#) and [Behavioral and Primary Healthcare Coordination \(BPHC\)](#) Services, can provide individuals with BPHC and AMHH if they meet the eligibility criteria for the specific services. To be eligible for BPHC, individuals must be at least 19 years old, have an income that does not exceed 150% of the federal poverty level (FPL) (or 300% through a block income disregard) regardless of Medicaid eligibility status, not be enrolled in HCBS waiver services, and have an approved mental health diagnosis.¹³ Additionally, individuals must meet the following criteria:

- Have health needs causing them to require assistance coordinating behavioral and physical health services;
- Demonstrate an inability to personally manage their physical and behavioral health services;
- Demonstrate the need for assistance managing their behavioral and physical health; and
- Have been recommended for intensive community-based care, based upon an Adult Needs and Strengths Assessment of Level 3 or higher.¹⁴

Individuals who meet these criteria, can receive services including: the creation of an individualized integrated care plan (IICP); referrals to providers who can serve the individual's needs; and continuous monitoring, evaluation, and follow-up.

¹² To access the TBI Waiver application, see *Application for 1915 (c) HCBS Waiver: IN.4197.R05.02 – Jul 01, 2024*, <https://www.in.gov/fssa/files/TBI-waiver-MS.pdf> (accessed: Aug. 26, 2024).

¹³ For more information regarding waiver programs, see *Application for 1915(b)(4) Waiver*, MEDICAID.GOV., (Dec. 20, 2019), https://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Waivers/Downloads/IN_Adult-Mental-Health-Habilitation-and-Behavioral-and-Primary-Healthcare-Coordination-Services_IN-02.pdf.

¹⁴ *Id.*

Individuals may also be eligible to receive AMHH services, if recommended by a physician or other provider with knowledge of the individual's mental health diagnosis. AMHH services include adult day services, medication training, respite care, addiction counseling, and care coordination. However, the waiver only currently allows 50 Hoosiers to receive AMHH. To [apply for this waiver program](#), [visit your local community mental health center](#).

Another Section 1915(b)(4) waiver offered in Indiana is the [Medicaid Rehabilitation Option \(MRO\)](#). Through the MRO program, eligible individuals can receive services through approved community mental health centers, including an IICP, skills training, psychological assessments, medication training, therapy and counseling, addiction-focused counseling, and case management. You can apply for these waivers at your [local community mental health center](#).¹⁵

M.E.D. Works

[M.E.D. Works](#) is not a Medicaid waiver, but instead is Indiana's Medicaid buy-in program. It allows individuals with disabilities to work – and earn competitive wages – while keeping Medicaid benefits. Because it is the buy-in program, individuals enrolled in M.E.D. Works pay a [sliding-scale premium](#) that increases as the individual's income increases. While M.E.D. Works does have income limits, they are significantly higher than traditional Medicaid's income limit.

To determine one's financial eligibility for M.E.D. Works, FSSA first subtracts several deductions from an individual's income including: (1) \$65 from earned monthly income, (2) \$20 from general monthly income, and (3) half the individual's earned monthly income. Second, FSSA subtracts the amount equal to 350% of the FPL from the remaining income. That number is divided by 12 (to reflect each month of the year). If the amount rounds to \$0 or less, the individual is financially eligible for M.E.D. Works. **Currently, this means that the maximum earned income for a M.E.D. Works participant is approximately \$85,000 per year! But earned income can be even higher!** FSSA also deducts any impairment-related work expenses for which the individual pays out-of-pocket. Thus, the cost of items necessary to allow the individual to work – like service dog food or vehicle modifications – can potentially increase the amount of income they can earn.

In addition to income eligibility, a participant must also meet the SSI resource limits and the definition of disability in Ind. Code §12-14-15-1(2). Finally, a participant must be engaged in a "substantial and reasonable work effort" to remain eligible for M.E.D.

¹⁵ For more information, see *Application for 1915(b)(4) Waiver*, MEDICAID.GOV. (Feb. 2019), https://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Waivers/Downloads/IN_Medicaid-Rehabilitation-Option_IN-03.pdf.

Works.¹⁶ This requirement means the participant must be employed or, in the case of involuntary unemployment, have enrolled in VR or a transition from school to work program. An unemployed participant may continue participating in M.E.D. Works for up to 12 months post-employment.

Attendant Care and Self-Directed Attendant Care

Medicaid funds attendant care services for people with disabilities who need it. Attendant care consists of assistance with bathing, toileting, eating, transferring, and other activities of daily living (ADLs). Medicaid funds attendant care through multiple programs. First, attendant care can be funded through [Prior Authorization \(PA\) services](#). PA services are approved after a [home health agency](#) makes a funding request. Therefore, to get attendant care through PA hours, a participant generally needs to obtain a doctor's letter that requests PA attendant care services from the home health agency. Second, attendant care is also available through the H&W and TBI Waivers.

The H&W Waiver provides Indiana's only Medicaid-funded self-directed attendant care service. It is an option for participants at least 21 years old who are approved by their case manager. For most H&W Waiver participants, self-directed care grants the participant employer authority, but not budget authority. This means that participants can recruit, hire, train, and fire their own caregivers (rather than going through a home health agency), but the State determines the caregivers' pay rate. Self-directed attendant care participants must use a fiscal intermediary, [Public Partnerships Limited \(PPL\)](#), to process caregiver timesheets, pay employer taxes, issue payment, and handle other fiscal responsibilities. If you are interested in self-directed attendant care services and currently have the H&W Waiver, you can contact your case manager about adding the service to your care plan.

¹⁶ 405 Ind. Admin. Code § 2-9-5(a).

Financial Resources

As an adult, you will need money to support yourself. Housing and food must be purchased, and you may need to consider how to fund postsecondary education or transportation to and from a job. This section of the guide describes financial benefits available to certain people with disabilities.

Supplemental Security Income

Supplemental Security Income (SSI) is a resource for those who qualify that can provide financial support. This can be a helpful resource while going through postsecondary education or looking for steady employment. Those who qualify for SSI receive a monthly deposit to purchase food, clothing, and shelter.

To be eligible for SSI, an individual must be a US citizen or lawful immigrant who is at least 65 years of age or meets the SSA's definition of blind or disabled.¹⁷ For SSA's purposes, "disabled" means having "a medically determinable physical or mental impairment (including an emotional or learning problem) which results in the inability to do any substantial gainful activity (SGA); and can be expected to result in death; or has lasted or can be expected to last for a continuous period of not less than 12 months."¹⁸ In other words, your disability must be expected to last at least one year long and prevent you from working to support yourself.

To determine whether an individual is engaged in SGA, SSA examines factors such as the type of work performed and the beneficiary's income. For the purposes of SSI, if an individual makes more than a certain amount of money per month,¹⁹ they are considered to be engaging in SGA. As a result, they no longer meet the definition of disabled or blind and they cannot receive SSI benefits.

To be eligible for SSI, an individual generally cannot own more than \$2,000 in resources. However, not all resources count towards this limit. Learn more about SSI [resource requirements](#).

¹⁷ SSA defines being "blind" as "hav[ing] a central visual acuity for distance of 20/200 or less in [one's] better eye with use of a correcting lens; or hav[ing] a visual field limitation in [one's] better eye, such that the widest diameter of the visual field subtends an angle no greater than 20 degrees." 42 U.S.C. § 1982c(a)(2).

¹⁸ 42 U.S.C. § 1982c(a)(3)(A).

¹⁹ In 2024, the monthly SGA limit for individuals receiving SSI due to blindness is \$2,590 and the monthly SGA limit for individuals who are not blind is \$1,550. See Social Security Administration, *What's New in 2024?*, available at: <https://www.ssa.gov/redbook/newfor2024.htm#:~:text=The%20SGA%20amount%20for%20persons,Decide%20If%20You%20Are%20Disabled> (accessed: Aug. 26, 2024). The SGA limit is annually redetermined based upon the cost of living.

Here is a link for more details about [SSI eligibility requirements](#). If you think you meet the SSI requirements, you can [apply on SSA's website](#) or [go to your local Social Security office](#). Keep in mind that SSA will need documentation of your disability or blindness from a doctor or medical professional.

Social Security Disability Insurance

Social Security Disability Insurance (SSDI) is another financial support program for people who meet SSA's definition of disability. However, unlike SSI, an individual must have worked long and recently enough to receive SSDI. Click the following hyperlink to learn more about [SSDI eligibility requirements](#).

If you think you are eligible for SSDI, you can [apply online](#) or [at a local Social Security office](#). Be prepared to answer the SSDI application's questions about your previous jobs and why they ended. You will also need to provide documentation about your treatments, diagnoses, and medications.

Importantly, SSA also allows individuals receiving SSDI to participate in a trial work period, during which recipients can work for nine months (whether consecutively or not) in a 60-month period before losing their status as disabled. The work period allows SSDI recipients to test their ability to work and maintain economic independence without being penalized by SSA. During the trial work period, the recipient's financial deposits and Medicare benefits are continued.

ABLE Accounts

Federal law now allows states, including Indiana, to establish a 529A or [ABLE account program](#).²⁰ "ABLE" stands for "Achieving a Better Life Experience," because the accounts allow certain adults with disabilities to save money for qualified disability expenses (QDEs). Money in an ABLE account does not count towards the Medicaid resource limit. Similarly, a recipient of SSI can save up to \$100,000 in their ABLE account before SSI benefits begin reducing.

You are eligible to create an ABLE account if:

- You do not already have an ABLE account;
- Your disability was present before your 26th birthday; and
- You:
 - Are eligible for SSI or SSDI because of a disability;
 - Experience blindness, as defined by the SSA; or

²⁰ 26 U.S.C. § 529A.

- Have a similarly severe disability diagnosis that has been and can be verified, in writing, by a licensed physician.²¹

Additionally, you (or your guardian, if applicable) must certify that your disability has lasted, or is expected to last, at least 12 continuous months.²²

You, family members, friends, and your employer can all contribute to your ABLE account. As of 2024, up to \$18,000 per year can be placed into an ABLE account.²³ Importantly, this annual maximum may be higher if you are working and lack access to retirement savings programs.

The Internal Revenue Service (IRS) has not developed a comprehensive list of goods and services that classify as QDEs. Instead, it has provided broad categories that encompass QDEs, including:

- Education expenses;
- Employment training and support service expenses;
- Legal fees;
- Transportation costs;
- Health, prevention, and wellness expenses, including personal care services;
- Housing costs;
- Assistive technology purchases; and
- Funeral and burial expenses.²⁴

The list is not exhaustive, and ABLE account holders can contact the IRS to address questions about whether a proposed expense would be considered a QDE. If an account holder uses funds from their ABLE account for a good or service that is not a QDE, the money will be taxed and subject to a 10% penalty.

²¹ 26 U.S.C. § 529A(e).

²² 26 U.S.C. § 529A(e)(2).

²³ The annual contribution limit is reevaluated, and sometimes increased, on an annual basis.

²⁴ 26 U.S.C. § 529A(e)(5).

Employment

Indiana expects adults to work in the community, regardless of whether they have a disability. In 2017, the General Assembly passed Employment First legislation, providing that social service agencies should support Hoosiers in working. You may want to pursue employment immediately after leaving high school or you may want to attend a postsecondary training program first. Either way, employment is likely in your future.

Title I of the Americans with Disabilities Act

Title I of the Americans with Disabilities Act (ADA) prohibits discrimination against qualified job applicants and employees with disabilities. More specifically, qualified individuals with disabilities cannot be denied a particular job, nor the benefits of the job, on the basis of disability status.²⁵ A qualified individual with a disability in the employment context is an individual with a disability who “with or without reasonable accommodation, can perform the essential functions of the job.”²⁶ In other words, as long as the applicant or employee can perform the essential functions of their job with a reasonable accommodation, they cannot be fired or disregarded from consideration for a job due to their disability. However, it is important to note that there may be disputes between the employer and the employee regarding the essential functions of a job. Therefore, job applicants with disabilities should carefully examine the job description and ask about employer expectations during the interview process. It is also critical to note that Title I of the ADA only covers employers with 15 or more employees; smaller employers may not have to follow ADA employment-related requirements.

Examples of [reasonable workplace accommodations](#) include, but are not limited to, modified work schedules, job restructuring, retrofitted workstations, and the provision of qualified interpreters or readers. Reasonable accommodations may also involve policy or procedural changes, such as allowing an employee to work remotely, despite remote work otherwise being prohibited. Importantly, an employer does not need to provide the particular accommodation that a qualified applicant or employee with a disability requests, as long as the employer provides an effective alternative.

Additionally, an employer can deny a requested accommodation if it would impose an undue hardship. Whether an accommodation would constitute an undue hardship involves several factors, such as the employer’s operations, financial resources, and size. Because the obligation to accommodate a qualified applicant or employee with a disability is not triggered until the employer is aware of a potentially disability-related need, it is important to self-advocate and articulate your needs at work.

²⁵ 42 U.S.C. § 12112(b)(4); *see also* 29 C.F.R. § 1630.5.

²⁶ 42 U.S.C. § 12112(b)(5)(A).

If you believe you have been discriminated against by an employer or staffing agency, you can contact IDR or [the US Equal Employment Opportunity Commission \(EEOC\)](#). The EEOC creates regulatory and guidance materials implementing Title I of the ADA and will investigate employment-related discrimination claims. Once a claim has been filed, the EEOC will offer mediation services if both parties agree to use them. Following a substantiated investigation, the EEOC may even agree to represent the complainant in a lawsuit against employer. IDR can also assist with Title I discrimination cases and represent a qualified applicant or employee with a disability in litigation against their employer.

Vocational Rehabilitation

All US states and territories provide vocational rehabilitation services to eligible people with disabilities. In Indiana, the agency that delivers these services is called Vocational Rehabilitation Services (VR). VR is housed within the Division of Disability and Rehabilitative Services (DDRS), which is housed within the Family and Social Services Administration (FSSA).

To [apply for VR services](#), you can contact your [local VR office](#). Typically, a VR counselor will schedule and conduct an intake meeting with the applicant to learn more about the applicant's disability, job history, limitations, and strengths. During this meeting, the applicant will be asked to sign releases allowing their medical records to be shared with the VR counselor.

To be eligible for VR services, an applicant must meet each of the following criteria:

- Have a physical or mental impairment; that
- Serves as a substantial impediment to employment;
- Require VR services to prepare for, enter, engage in, or retain employment; and
- Be capable of benefiting from VR services in terms of an employment outcome.²⁷

VR must make an eligibility determination within 60 days of the application's submission, unless the VR counselor determines that an extended evaluation is needed. Even in the case of extended evaluation, an individual can still receive services for up to 18 months before eligibility must be determined. In situations meriting an extension, an applicant and VR counselor can agree to provide VR with additional time to render an eligibility determination.

²⁷ See 29 U.S.C § 705(20)(A) and §722(a)(1).

In addition to eligibility requirements, VR has established an Order of Selection (OOS).²⁸ This OOS places each VR applicant into one of four categories: most significantly disabled (highest priority); significantly disabled (medium priority); disabled (lowest priority); and non-eligible.²⁹ Using the OOS, VR will open services to certain categories, by priority level, while closing them to others in lower priority categories. An applicant's VR counselor will determine the applicant's priority category while evaluating their application. Eligible individuals in closed priority categories will remain on a waiting list until circumstances change such that VR begins accepting individuals from a previously closed priority category, the individual no longer qualifies for services, or VR determines that the OOS is no longer needed.³⁰

VR services include:

Pre-Employment Transition Services

Unlike other VR services, students can receive preemployment transition services (pre-ETS) before their eligibility for other VR services is determined. High school students are eligible for pre-ETS if they:

- Are 14 to 22 years of age; and either
- Are eligible to receive services under the IDEA; or
- Meet the Rehabilitation Act's definition of "individual with a disability."

In Indiana, pre-ETS are offered statewide through providers serving specific counties. Pre-ETS provide students with disabilities opportunities to practice important skills through five core services: job exploration counseling, work-based learning experiences; workplace readiness training; postsecondary counseling; and self-advocacy training. These opportunities help students develop soft skills, as well as practical employment experiences that can be added to a resume.

Pre-ETS's intent, importantly, is to help participants develop employment skills rather than find a permanent job. Students should graduate with a plan for next steps to achieve their employment goal, such as attending postsecondary education, finding an apprenticeship program, applying for jobs, or continuing to search for the right career using additional VR services. **If you are not participating in pre-ETS but would like to, please talk to your school's transition coordinator, your teacher of record, and/or a special education teacher.**

²⁸ 460 Ind. Admin. Code § 14-9-1.

²⁹ 460 Ind. Admin. Code § 14-9-3.

³⁰ *Order of Selection Information*, REHABILITATION SERVICES ADMINISTRATION, <https://rsa.ed.gov/about/programs/vocational-rehabilitation-state-grants/order-of-selection-information> (accessed: Aug. 26, 2024). As of August 2024, VR has capacity to serve applicants with the most significant disabilities and significant disabilities.

Employment Services

VR can provide employment services after a participant has finished school and is ready to search for a job. Employment services can include:

- Conducting and providing feedback about mock interviews
- Attending job fairs
- Identifying job postings that match your employment goal
- Helping complete and submit job applications
- Arranging transportation to job interviews
- Initial job placement

Employment services are provided through a local VR service provider of the participant's choice.

Ticket to Work

[Ticket to Work](#) is a program for people aged 18 through 64 who receive SSI or SSDI benefits. The program is an incentive for these individuals to return to work. Individuals benefiting from SSI and/or SSDI can assign their "ticket" to an employee network (EN) or vocational rehabilitation program to obtain assistance working toward their employment goal. As long as the individual stays on track to achieve their goals with assistance from their EN or vocational rehabilitation program, they will not be at risk of losing their SSI and/or SSDI.

Postsecondary Education

More school might not be the first thing on your mind as high school graduation approaches. However, the SSA has determined that individuals with bachelor's degrees earn more than \$1 million in median lifetime earnings than peers with only a high school education.³¹ This section of the guide describes basic information about obtaining reasonable accommodations from postsecondary institutions and offers local postsecondary opportunities available for students with intellectual and physical disabilities.

US Department of Education's Office of Civil Rights

While the Individuals with Disabilities Education Act (IDEA) does not apply to educational opportunities beyond high school, other laws, such as Section 504 of the Rehabilitation Act and the Americans with Disabilities Act (ADA) may do so. The U.S. Department of Education's (DOE) Office of Civil Rights (OCR) enforces Section 504 and Title II of the ADA in the education context, as well as provides information to students with disabilities regarding their rights. College and graduate students can file complaints with OCR if they believe their school violated those rights. You can get OCR guidance about [preparing for postsecondary education](#) and learn more about the [legal rights of students with disabilities](#) by visiting its website.

Requesting Accommodations and Services in Postsecondary Settings

If you want reasonable accommodations while attending your postsecondary program, you will need to proactively seek them out; neither administrators nor professors will ask whether you – or any other student – needs reasonable accommodations. Typically, postsecondary institutions have a designated office to serve students with disabilities. Students who want such services should [contact this office, disclose their disabilities, and request accommodations](#). Each institution chooses its own procedures to verify disability-related needs. If your request for a reasonable accommodation is denied, ask if there is an internal appeal process. If not, or if your appeal is unsuccessful, you may file a complaint with [OCR](#).

Under Section 504 of the Rehabilitation Act, postsecondary institutions must provide students with disabilities with reasonable accommodations in the classroom and at

³¹ Social Security Administration, *Research, Statistics & Policy Analysis: Education and Lifetime Earnings* (Nov. 2015), available at: <https://www.ssa.gov/policy/docs/research-summaries/education-earnings.html#:~:text=Men%20with%20bachelor's%20degrees%20earn,earnings%20th an%20high%20school%20graduates>.

school-sponsored activities.³² Examples of reasonable classroom accommodations include, but aren't limited to, a special desk, a notetaker, extra time to complete homework or exams, a qualified interpreter, an alternate exam setting, and Braille or audio classroom materials and textbooks. Furthermore, OCR requires postsecondary institutions that provide housing to make accessible housing available to students with disabilities at no extra charge. Titles II and III of the ADA generally require postsecondary institutions to allow service dogs on campus, and the Fair Housing Act may require on-campus housing to permit residents to live with a needed emotional support animal at no extra cost.

Vocational Rehabilitation

In the employment chapter of this guide, VR's eligibility process and several of its services were described. VR can also provide useful services to individuals with disabilities pursuing postsecondary education, including a service called postsecondary support.

Postsecondary support may be available to VR participants who have been accepted into a postsecondary program, whether it be at a community college or technical school or a law or medical school, if the participant's employment goal requires the degree or certification offered by the program. Specific forms of postsecondary support vary by participant, but may include financial assistance for books, tuition, and room and board. The amount of aid that a participant can receive is determined based on need, as established by your [Free Application for Federal Student Aid \(FAFSA\)](#) application, and is based on the cost of attendance at a comparable in-state public school. As a result, if you choose to attend a more expensive school, there will likely be more expenses for you to pay out-of-pocket. Further, you will need to complete a new FAFSA application before each school year begins.

VR requires participants to maintain a 2.0 cumulative grade point average (GPA) on a 4.0 scale, meet degree requirements, and "maintain satisfactory academic progress as defined by the institution attended" to continue receiving postsecondary support.³³ If you struggle with a certain subject, you should tell your VR counselor as soon as possible. They can provide help, such as tutoring services or recommendations for reasonable classroom accommodations. If you are having trouble keeping up with class work, your VR counselor could also send you for an assistive technology assessment to determine whether any equipment may help you complete your work in a simpler or more efficient manner.

³² See 29 U.S.C. § 794.

³³ 460 Ind. Admin. Code § 14-18-6.

Postsecondary Programs for Students with Intellectual Disabilities

[Think College](#), a federal program, and its affiliate, Think College Indiana, offer four Hoosier postsecondary programs to help students with intellectual and developmental disabilities acquire transition skills and enjoy the college experience. In particular, students with developmental and intellectual disabilities receive peer mentoring, attend classes, and gain on and off-campus work experience. Currently, Think College Indiana programs are available at Huntington University, Vincennes University's Jasper campus, Indiana Wesleyan University, and Indiana University-Purdue University Indianapolis. Some programs accept students preparing to receive a certificate of completion, while others accept students who left high school a few years earlier.

Gregory S. Fehribach Program

[The Gregory S. Fehribach Program](#) is housed at Eskenazi Hospital in Indianapolis. College students with physical disabilities are recruited from across Indiana and provided with internship opportunities in their field of study or a similar area. The Program's internship sites include, but are not limited to, Eskenazi Hospital, off-site Eskenazi health centers, Eli Lilly, BraunAbility, and Old National Bank. If you are a college student with a physical disability interested in participating in the program, you can contact your school's disability services office or the Program directly for more information.

Community Access and Housing

As a person with a disability, you have doubtlessly faced discrimination. Unfortunately, you will likely encounter more discrimination as an adult. Fortunately, several laws specifically prohibit certain kinds of discrimination against people with disabilities. This section of the guide describes basic information about how those laws can help you access your community and obtain housing.

Americans with Disabilities Act

Enacted in 1990, the ADA prohibits discrimination against people with disabilities in multiple contexts. It defines “individual with a disability” as “a person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such an impairment; or is regarded as having such an impairment.”³⁴ The ADA is comprised of five sections called titles. Title I of the ADA is discussed in this guide’s section about employment. Title V is not addressed in this guide because its contents are generally procedural. The remaining three Titles are described below.

Title II

Title II of the ADA prohibits disability-based discrimination by public entities, such as state and local governments, as well as their agencies and instrumentalities, including universities. Under Title II, individuals with disabilities who meet the qualifications for a public service or program must be able to participate in the service or program, even if the public entity must provide reasonable accommodations to facilitate it.

Title III

Title III of the ADA prohibits disability-based discrimination by places of public accommodation. Places of public accommodation, pursuant to the ADA, include restaurants and bars, hotels and motels, laundromats, grocery stores, shopping centers, and private schools, including private universities and postsecondary schools.³⁵ Notably, the ADA generally does not cover religious entities like churches and religiously affiliated schools. Under Title III, places of public accommodation must generally provide individuals with disabilities with an equitable opportunity to participate in and benefit from the goods and services. Places of public accommodation must make reasonable accommodations, as well as remove architectural barriers when readily achievable.

³⁴42 U.S.C. § 12102.

³⁵ 42 U.S.C. § 12181(7)(J).

Title IV

Title IV of the ADA addresses accessible telecommunication systems for individuals who are deaf, hard of hearing, or have speech impediments. Pursuant to Title IV, US telephone companies must provide an avenue for deaf and other individuals to communicate via telephone within their own state and across state lines.³⁶ An example of such a system is a Telecommunications Device for the Deaf (TDD), which allows deaf individuals to communicate via telephone using coded signals.³⁷

Fair Housing Act

The [Fair Housing Act](#) applies to many housing situations and prohibits discrimination against several protected classes, including individuals with disabilities. In fact, people with disabilities are the only protected class to whom the granting of reasonable accommodations and modifications applies. [Reasonable accommodations](#) are changes to policies, practices, and services that a resident needs, due to their disability, to have equitable enjoyment of the property. Examples of reasonable accommodations include allowing a service or emotional support animal on the property, despite a general no pets policy; assigning a specific parking spot to a tenant who cannot walk long distances, despite a first-come, first-served parking policy; and not charging a necessary caregiver as a tenant, despite their frequent presence.

[Reasonable modifications](#) are structural changes that enable a resident with a disability to fully enjoy the premises. While reasonable modifications for the private dwelling are covered by the Fair Housing Act, reasonable modifications for common areas, if places of public accommodation, may be covered by Title III of the ADA.³⁸ Examples of reasonable modifications include building ramps for wheelchair access, installing bathroom grab bars, and widening door openings with swing-away hinges. Importantly, the resident is usually responsible for paying for reasonable modifications; the landlord or homeowners association generally must permit the resident to proceed with the modification in a professional manner.

A housing provider may only deny a reasonable accommodation or modification if would cause an undue financial or administrative burden or fundamentally alter the program.

³⁶ 47 U.S.C. § 225(b)(1).

³⁷ 47 U.S.C. § 225(a)(2).

³⁸ See 42 U.S.C. § 12181(7)(D).

Frequently Asked Questions

This section of the guide provides frequently asked questions and answers regarding the transition from high school to adulthood.

Q: Is it important to start thinking about transition planning early?

A: Yes. It is extremely helpful to begin learning about transition resources at the start of high school or even during junior high. You need time to learn about eligibility requirements for each service you may need. Many services for transition-aged students with disabilities require coordination and early application. In addition, eligible students can begin pre-ETS at 14 years of age. However, it is important to remember that learning about these resources does not require you to make any decisions until you are closer to finishing high school.

Q: Do I need a guardian if I think I need help making decisions?

A: No. Many people, disabled and non-disabled, ask others for advice making big decisions, and they do not require formal supports. If you want more structured support, consider less restrictive alternatives to guardianship first, such as supported decision-making and powers of attorney.

Q: If I made some unwise decisions as a teenager, will I need a guardian?

A: No. Making mistakes and learning from it is part of being an adult. This fact is true for people with and without disabilities. Learning from poor decisions translates into experience that you can rely on to make better decisions moving forward.

Q: If I have a guardian, can I vote?

A: Yes. Indiana law allows people under guardianship to vote.

Q: If I receive financial benefits, such as SSI or SSDI, can I work?

A: Yes. You may only need SSI or SSDI until you find a steady job that provides greater income. Alternatively, even if it is unlikely that you will be able to earn enough for your benefits to end, you may be able to deduct impairment-related work expenses, which ultimately may allow you earn extra income.

If you have a VR counselor, you can request a benefits analysis to determine how much money you can earn before losing critical benefits. Additionally, [benefits counseling](#) is

provided through SSA's Ticket to Work Program by any of the [Employment Networks](#) partnered with SSA. Finally, you can explore earnings limits independently, but due to the complexity of many government benefit programs, IDR recommends not making important decisions before meeting with a benefits counselor who has individually analyzed your situation.

Q: If I engage in disruptive behaviors due to my disability, can I still work?

A: Yes. You may want help learning how to cope with behavioral triggers or request reasonable accommodations to ensure that you are not placed in an environment that triggers the behaviors. If you are enrolled in pre-ETS or participate in VR, you can ask to be connected with a behavioral specialist to address disruptive behaviors.

Q: Can VR force me to go to a college in Indiana?

A: No. However, VR generally will not pay for postsecondary goods and services greater than comparable in-state goods and services. Thus, if you attend an out-of-state or private school, you will be responsible for paying the difference. You should also remember that attending an out-of-state school may cause important state-administered benefits, such as a Medicaid waiver, to be discontinued. Make sure you inform your VR counselor of all support needs you will have in school, as VR may be able to cover services like attendant care if no other resources are available to you.

Q: Why is self-advocacy so important?

A: Self-advocacy is important because many of the services described in this guide are not automatic. Rather, you must approach service providers and describe your needs. Self-advocacy also ensures that you are the decision-maker regarding employment, education, and other major areas of your life.

Conclusion

By reading this guide, you have learned about tools and resources that may be helpful during your transition to adulthood. While each of the resources and services discussed in this guide are important, three takeaways are critical:

1. **You should make as many decisions for yourself as possible.** Needing support to make decisions is common. It is important to maintain your ability to make your own decisions because you know your life and goals better than anyone else.
2. **Self-advocacy is important.** Start advocating for yourself early. You will need to use those skills as an adult to receive needed resources and services. The more practice you have, the easier speaking up becomes.
3. **Be proactive.** Most people are unaware of services available to people with disabilities. New programs are constantly being developed into existing programs are regularly tweaked. Therefore, it is important to make others aware of your needs. You can always ask your case manager or other advocates about resources, conduct your own research, and speak up when you have a question.

Transitioning to adulthood as a person with a disability can be challenging. However, you will develop critical skills to advocate for your wants and needs. This guide is merely a starting point to introduce you to transition-related resources, services, and skills needed to succeed during your transition to adulthood.

Appendix A: Postsecondary Disability Services Offices in Indiana

The table below provides a list of Indiana postsecondary institutions, both public and private, as well as links to each institution's disability services office. Not all Hoosier accredited postsecondary institutions are included; if an institution's website did not mention disability services, the institution was excluded from the table. If you are interested in attending an out-of-state postsecondary institution or an in-state program not included in the table, you can ask the admissions counselor for contact information for the ADA coordinator or disability services manager.

Postsecondary Institution	Website of Disability Service Office
Anderson University	https://anderson.edu/kissinger/disability-services/
Ball State University	https://www.bsu.edu/about/administrativeoffices/disability-services
Butler University	https://www.butler.edu/academic-services/disability/
Calumet College of St. Joseph	https://www.ccsj.edu/student-services/disability/
DePauw University	https://www.depauw.edu/academics/academic-resources/student-accessibility/
Earlham College	https://earlham.edu/academics/academic-support-and-special-programs/academic-enrichment-center/accessibility-services/
Franklin College	https://franklincollege.edu/campus-resources/academic-resource-center/disability-services/
Hanover College	https://www.hanover.edu/studentlife/services/accessibility/
Huntington University	https://www.huntington.edu/uploads/page/ACE_Services_for_Students_with_Disabilities.pdf
Goshen College	https://www.goshen.edu/campuslife/asc/disabilities-services/#_ga=2.250082497.615891030.1534268056-1583421769.1533585778
Grace College	https://www.grace.edu/academics/student-resources/academic-assistance/student-disability-services/
Indiana University (Bloomington campus)	https://studentaffairs.indiana.edu/student-support/disability-services/index.html
Indiana University – East	https://www.iue.edu/student-success/survive-and-thrive/accessibility.html
Indiana University – Kokomo	https://www.iuk.edu/career-services/accessibility-services/index.html
Indiana University – Northwest	https://www.iun.edu/academic-success/disability-support-services/index.htm

Indiana University – Purdue University at Columbus	https://www.iupuc.edu/academics/advising-support/adaptive-education-services/index.html
Indiana University – Purdue University at Indianapolis	https://diversity.iupui.edu/offices/aes/index.html
Indiana University – South Bend	https://www.iusb.edu/students/student-support-services/disability-support-services/index.html
Indiana University – Southeast	https://www.ius.edu/disability-services/index.html
Indiana State University	https://www.indstate.edu/services/student-success/cfss/student-support-services/disability-student-services#:~:text=The%20Student%20Disability%20Services%20Office%20at%20Indiana%20State,activities%20by%20providing%20services%2C%20accommodations%2C%20and%20assistive%20technology
Indiana Wesleyan University	https://www.indwes.edu/undergraduate/life-at-iwu/offices-and-services/center-for-student-success/disability-services
Ivy Tech Community College	https://www.ivytech.edu/dss/index.html
Manchester University	https://www.manchester.edu/academics/student-success-center/academic-support/services-for-students-with-disabilities
Marian University	https://www.marian.edu/ancilla/academics/services-for-students-with-disabilities
Purdue University (West Lafayette campus)	https://www.purdue.edu/drc/students/disability-documentation.php
Purdue University – Fort Wayne	https://www.pfw.edu/offices/disability-access-center/index.html
Rose-Hulman Institute of Technology	https://www.rose-hulman.edu/campus-life/student-services/student-accessibility-services.html
St. Mary's College	https://www.saintmarys.edu/student-life/student-services/disability-services
Taylor University	https://taylor.edu/offices/academic-enrichment-center/disabilities
Trine University	https://www.trine.edu/campus-life/health-wellness/accessibility-and-accommodations.aspx
University of Evansville	https://www.evansville.edu/aboutue/facts.cfm
University of Indianapolis	https://www.uindy.edu/ssd/
University of Notre Dame	https://admissions.nd.edu/apply/resources-for/applicants-with-disabilities/
University of Southern Indiana	https://www.usi.edu/disabilities

Valparaiso University	https://www.valpo.edu/access-and-accommodations-resource-center/
Vincennes University	https://www.vinu.edu/web/diverse-abilities-and-accommodations
Wabash College	https://www.wabash.edu/studentlife/disability

Appendix B: Additional Transition Guides and Toolkits

IDR is not the only organization with a transition guide, and this guide is merely introductory. To learn more about certain aspects of the transition process, feel free to review the guides and toolkits below. You can also search for more specific transition information online. Remember to look at the date the information was last updated or posted to ensure it remains accurate.

- Resources for Advocacy, Independence, Self-Determination and Employment (RAISE) created a guide for involving VR in the transition process. It is called *Young Adults in Transition: Vocational Rehabilitation Services* and can be accessed here: <https://www.raisecenter.org/wp-content/uploads/2020/01/RAISE-VR-Toolkit.pdf>.
- Indiana's VR program offers applicants a handbook called *The Road to Work*, which provides details about VR's eligibility process, services, and appeal procedures. You can get a copy here: https://www.in.gov/fssa/ddrs/files/Road_to_Work_English.pdf.
- The US DOE has written *A Transition Guide to Postsecondary Education and Employment for Students and Youth with Disabilities*. It provides a thorough description of community-based work experiences and recommendations for ensuring that services received during high school continue through adulthood. The guide can be found here: <https://sites.ed.gov/idea/files/postsecondary-transition-guide-august-2020.pdf>.
- Got Transition, a federally-funded project to improve the transition from pediatric to adult health care, has created a timeline for ensuring students' health care needs continue to be met during transition and into adulthood. You can obtain the timeline here: <https://gottransition.org/resource/?hct-timeline-youth-young-adults>.

Appendix C: Acronym Guide

This guide contains multiple acronyms. Please use the chart below if you cannot remember the meaning of a particular acronym. Each acronym is listed alphabetically.

Acronym	Meaning
A&D Waiver	Aged and Disabled Waiver
ABLE	Achieving a Better Life Experience
ADA	Americans with Disabilities Act
ADL	Activity of Daily Living
AMHH	Adult Mental Health Habilitation
BDDS	Bureau of Developmental Disabilities Services
BPHC	Behavioral and Primary Healthcare Coordination
CIH Waiver	Community Integration and Habilitation Waiver
DDRS	Division of Disability and Rehabilitative Services
DOE	Department of Education
EEOC	Equal Employment Opportunity Commission
FAFSA	Free Application for Federal Student Aid
FPL	Federal Poverty Level
FSSA	Family and Social Services Administration
FSW	Family Supports Waiver
GPA	Grade Point Average
H&W Waiver	Health and Wellness Waiver
HCBS	Home and Community-Based Services
ICF/IDD	Intermediate Care Facilities for Individuals with Intellectual Disabilities

Acronym	Meaning
IDEA	Individuals with Disabilities Education Act
IDR	Indiana Disability Rights
IICP	Individualized Integrated Care Plan
IRS	Internal Revenue Service
MRO	Medicaid Rehabilitation Option
OCR	Office of Civil Rights
OOS	Order of Selection
PA	Prior Authorization
PAC	Participant Assistance and Care
PPL	Public Partnerships Limited
Pre-ETS	Preemployment Transition Services
QDE	Qualified Disability Expense
RAISE	Resources for Advocacy, Independence, Self-Determination, and Employment
SGA	Substantial Gainful Activity
SSA	Social Security Administration
SSDI	Social Security Disability Insurance
SSI	Supplemental Security Income
TDD	Telecommunications Device for the Deaf
TBI Waiver	Traumatic Brain Injury Waiver
US	United States
VR	Vocational Rehabilitation Services