

Conversation guide

When your teen turns 18, the idea that they are now considered a legal adult may feel a bit at odds with the reality of a kid who still asks you where their shoes are or how to do laundry.¹ But when it comes to healthcare, 18 years old is a line in the sand. After that age, doctors will turn to your teen for everything coinciding with the moment when their trusted pediatrician may no longer be the right physician to care for them.²

It's a lot to take on. You have a big role to play in helping make the transition as smooth as possible so you can be confident they'll get the healthcare they need when they need it.

Following are the big topics you'll want to help teach your teen about.

Help them take control of appointments and paperwork

Once they hit 18 you will no longer automatically have access to their health information, be able to make appointments or sign forms on their behalf. Start talking to kids when they're in their early teens about taking responsibility for their healthcare. Discuss both what they need to know and how they feel about it. Teach them how to:

- Make and check-in for appointments
- Read and understand that after 18 they will need to sign their own forms
- Sign-up for and use patient portal or healthcare websites like MyChart
- Give permission for someone to access health information (HIPAA release)

Practicing ahead of time goes a long way to building confidence. When you're going with them to appointments, encourage them to talk to the doctors, pay attention during check-in, know their medications and understand the follow-ups needed after the appointment. Have them shadow you.

- Practice scheduling a mock appointment
- Get an insurance card and review the important information on it
- Review any forms together before or during their next visit
- Help them sign-up for the patient portal

Handing over more control is particularly important – and often more worrisome – if your teen is living with a chronic or serious health condition. It's normal to want to hold on to the reins a bit longer or to worry something will fall through the cracks. Talk to both your teen and to their pediatric specialists about preparing for the transition to adult care early. Your teen's care team may have someone who focuses on helping make sure patients are building the skills they'll need to navigate all aspects of their care. If you start building those skills early, you'll both be a lot more confident.

Finally, check in with them and ask how they're feeling about their emerging responsibilities. Make sure they know you're always there for questions, as are their doctors and other healthcare providers.

Give them the background they need

Many kids tune out when adults are talking, so your kids may know less than you think about their health history. Make sure you help them with all the critical information they'll need to give a medical summary:

- Information about any chronic conditions
- Allergies
- Names and doses of any medicines (prescription, over-the-counter or even vitamins and supplements)
- Health history, including vaccinations
- Basic family health history information



PRO-TIP: Help them strategize how to keep this information handy, such as through a shared document or a phone note they can easily locate. This can be especially useful in the case of an emergency when you might not be immediately reachable.

It's their decision on whether they want more help

Many young adults still want a family member or other trusted adult to help them out when dealing with doctors. But many do not. It's important to gently let them know their options for keeping you involved after age 18 but respect that they may want more autonomy, even if they're navigating a complex condition or you're unsure they're ready for it.

The most important thing to do is to keep the lines of communication open and make your child feel comfortable expressing their wishes. Cover their options, but don't pressure.

- Let them know you can still come to some appointments if they want, but can leave the room during some conversations – or wait in the waiting room in case you're needed
- Help them understand that you will no longer have automatic access to their health information, even if they are still on your insurance
- Make sure they know what a medical information release form is (e.g. HIPAA release) and that they have the option to sign one to let healthcare providers share information with you
- Talk about what it means to choose a healthcare proxy for emergencies or when they're unable to make decisions
- Talk explicitly about when they may want privacy vs. support and make sure you understand where the boundaries are

Start building their understanding of insurance

Navigating health insurance is complicated for everyone. Help build your teen's understanding of the basics so they know what their coverage is and can make plans to use it.

- What type of insurance they currently have and whether it will continue past age 18
- Talk about any restrictions on their health coverage based on geography or plan type
- Get them an insurance card, explain what it is and how to use it. Saving this on a mobile device may also be helpful
- Explain what copay and deductible mean and what their plan's limits are
- Go to the insurers website and help your teen look up their doctor and see how they could search for a new one
- Talk about plans for staying covered up to – and after – 26³



PRO-TIP: Health insurance in the U.S. is definitely confusing. [HealthCare.Gov](https://www.healthcare.gov) has an overview on options when a teen turns 18.

Help them find the right doctors

It's likely that as your teen passes age 18 their pediatrician and pediatric specialists will start encouraging a transition to adult doctors. Help your teen understand why the change is happening and help them find new doctors. Sometimes just moving to a parent or caregiver's doctor may not be the best choice, particularly if your teen is navigating a chronic or complex condition.

- Explain what a primary care doctor is and what they do
- Explain what a specialist doctor is and why you visit them
- Discuss where to get care, including when to go to a college health center, urgent care clinics, emergency departments or a primary care doctor
- Help them identify new doctors, including asking your pediatrician for referrals, searching insurance websites and asking friends and family
- Discuss how to handle medical records when switching physicians

If your teen has been navigating a chronic or more serious condition, this transition might feel a bit harder. Pediatric specialist teams often take a holistic approach that coordinates many specialties for their patients. As an adult, more responsibility may fall on your teen to manage that coordination. Be sure you start talking about the transition to adult care in early high school so you all have plenty of time to determine when the transition should take place and to find a new care team. Your pediatrician or a primary care physician can be an invaluable resource in making sure everyone gets on the same page.

Make sure they know their medications

If they take any medications, they should understand the basics of what they take and how to manage prescriptions and refills. You'll also want to help them build routines for taking their medications as directed. Even if they don't take regular medications now, make sure they understand how to handle it if they need a prescription. Discuss:

- What medications they take and how often
- Using a safe storage system
- Creating a routine and/or using a reminder app so they don't miss a dose
- What to do with a new prescription – how to take it to the pharmacy and get it filled
- How to get refills – (pro-tip: suggest they save their doctor and pharmacy as contacts in their phone)
- How to get insurance coverage for prescriptions, including prior authorization if needed

If there is any medication your teen takes regularly, particularly for serious conditions, work with their physician to build a strong understanding of the importance of following their medication even as they become more independent, such as moving for college or out on their own. Without a trusted adult making sure they take their medications, some teens become less reliable, and their health can suffer as a result. Make sure you and your teen's doctor are helping build a strong understanding of the importance of staying on top of their health.

Remind them they're not alone

Just like so many other parts of growing up, starting to be in the driver's seat of one's healthcare can feel overwhelming. Make sure you're checking in regularly with your teen to keep the lines of communication open. Most of all, let them know they have lots of help. Remind them:

- They're not expected to know everything all at once – let them know they'll learn as they go
- Doctors, nurses, office staff, insurance helplines and even parents are all available to provide support
- Social workers are often well-versed in the feelings that come up during this time and how to navigate them. Don't be shy about reaching out to one
- Asking questions is one of the most important responsibilities as an adult – it's more than OK to say you don't understand and to get someone to explain it

References:

1. Boston Medical Center. Age of majority: a guide to adult decision-making supports [Internet]. 2018 [cited 2025 Aug 6]. Available from: https://www.bmc.org/sites/default/files/Patient_Care/Specialty_Care/Pediatrics%20-%20Autism/TEAM/Age-of-Majority-Guide.pdf
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3. HealthCare.gov. Getting your own health coverage when you turn 26 [Internet]. [cited 2025 Aug 6]. Available from: <https://www.healthcare.gov/turning-26/>