

At 18 years old, you are now considered a legal adult and independent of your parents.¹ And when it comes to your health, that means you have a few things to get your arms around:

- Generally, your parents or caregivers will no longer have automatic access to your health information or be able to make decisions for you, *even if you are covered under their insurance*. That means it's time for you to take charge of your health so nothing falls through the cracks
- Turning 18 also very likely means that it may be time for a change in doctors, because the pediatricians and pediatric specialists you've been seeing may no longer be the optimal choice for you.² You may need to find a primary care doctor and any specialists you need

Whether this seems like a big change or a little one, just like everything else in your life, a little planning will go a long way.

Here you will find a list of the kinds of things you'll have to manage when it comes to your healthcare. Expand each section to read through how you'll get organized.

Appointments, forms and follow-up: You're in charge

Until recently, your parents or caregivers probably made doctor appointments, talked to healthcare providers about your health, managed tests or prescriptions and dealt with health insurance for you. Once you're 18, they are no longer automatically able to do those things. That means:

- Appointments are now yours to make – and when you arrive at the doctor's office, you'll check-in with office staff
- You'll sign any forms and provide your insurance information. (See more on that below)
- You will decide who can have access to your health information. If you want your parents to be able to know about your health or if you need health forms for school or sports, you will have to fill out a form giving your permission. (See more on that below, too)
- Your doctors and nurses will address questions to you, ask for your permission to treat you and will talk to you about any follow-up, like prescriptions or tests you may need



PRO-TIP: If your doctors use an online portal for making appointments, sharing test results and tracking health information, consider signing up! It's a great way to stay organized.

Make sure you know your health history

All the questions are now coming your way. You need to be able to give a medical summary when you meet a new doctor or come in for a check-up. Here are helpful things to know and be ready to share:

- Information about any chronic conditions you have
- Allergies
- Names and doses of any medicines you're taking (prescription or over-the-counter)
- Your health history, including vaccinations
- Basic family health history information

Being able to provide a summary of your medical history is especially important if you have a chronic condition or disease that requires regular care from doctors and nurses. Be sure you know the types of treatments you've tried, generally what your symptoms are and how they change, and what kinds of lab results are normal for you.



PRO-TIP: If you're dealing with a more serious condition, you probably have a defined care team and an understanding of your insurance coverage. Many hospitals and larger physician offices have a social worker on staff who can help with more complicated cases, specific to your individual needs. Check with your care team if this is available for you.

Still want someone else involved? That's your decision, too

Many young adults still want a family member or other trusted adult as a backup to help them out when dealing with doctors. (A lot of older adults do, too!) The good news is that the choice is yours to make, and your care team will be happy to help.

If you want your parent, or other adult, to come to visits with you, they can. Your doctor may ask them to step out of the room to discuss certain information. You also have the option of signing a release form, usually called a HIPAA release, that gives your permission for your trusted person to hear your health information. This means they can be in appointments with you and doctors can share information like test results or treatment recommendations with you both.

There are times you may want even more help. Some, but not all, young adults want their parents or caregivers to have the ability to make decisions in an emergency. For example, if you're under anesthesia for surgery, you won't be able to talk to doctors about any decisions that need to be made. In these cases, you may want to identify someone who can step in for you on a short-term basis. The process for that is called naming a healthcare proxy. If this is something you're interested in doing, talk to your trusted person and then your doctor about how to set up the right paperwork.

Insurance, insurance, insurance

When it comes to insurance, there are two big milestones to keep track of. The first is when you turn 18 and are a legal adult. The next is when you turn 26, which is the oldest age you can stay on your parent or legal guardian's health insurance, if that is applicable to you.³ Here's what you need to know:

When you turn 18:

- Make sure you understand how you will have health insurance. Are you covered by a parent's insurance plan? Do you have coverage available through work? Do you need to purchase a plan through school or the government?
- Does your health insurance have any restrictions based on where you live? For example, if you get your insurance through your parent's Medicaid plan, there may be restrictions on seeing providers in a different state
- Make sure you have an insurance card and bring it to all appointments. Save the information on your phone so it's always nearby
- Make sure you check that any new doctors you want to see are covered by your insurance and be prepared if your insurance changes to double check that your current providers are covered within your new plan
- Get information about the basics of your plan. Know how much you need to pay at every appointment (usually called a copay or copayment) and be sure you know what your deductible is, which is the amount of money you have to pay before your insurance plan covers all other charges
- Know what type of prescription drug coverage you have, too. Check if there are restrictions on refills or requirements for pre-approvals on any medications you take regularly



PRO-TIP: Don't go without insurance. No one plans to get sick, but if you do the costs can be very high without insurance coverage. If you need to purchase insurance, check out your college or visit [HealthCare.Gov](https://www.healthcare.gov) for the option that works best for you.

If you are on your parent's health insurance plan, do these things before you turn 26:

- Know exactly when your coverage under your parent's plan will end. Be sure you have a plan for how you will get insurance after that date. Avoid any gaps in coverage



PRO-TIP: Health insurance in the U.S. can be confusing. You can visit [HealthCare.Gov](https://www.healthcare.gov) for an overview of your options when you turn 18.

Find the right doctors for you

If you've been seeing a pediatrician for all your routine visits up to this point, it may now be the time to graduate to an adult doctor. Start by finding a primary care doctor.

- A primary care doctor is someone who can take care of all your routine needs like check-ups, health screenings, vaccinations and common conditions like seasonal allergies or respiratory infections. A primary care doctor can also help if you need to see a specialist for any chronic conditions you might have – or develop
- Specialists are doctors who focus on specific types of care and may be able to offer more involved treatments. For example, women may see a gynecologist for reproductive health care
- Let your pediatrician know who your new doctors are. Your pediatrician's office will let you know their process for sharing medical health records with your new care team
- If you have a chronic condition, your pediatric specialist may have been coordinating visits with other specialists. As you move to adult doctors, you'll be expected to manage more of that coordination on your own, for example seeing a nutritionist or social worker or asking for monitoring by a neurologist. Be sure to talk with your healthcare providers about who is involved in your care and ask for help making sure you know what you need to do. A primary care physician can also help you coordinate specialists once you transition to adult doctors



PRO-TIP: If you're transitioning away from your pediatrician, they can be a great source of recommendations for an adult primary care doctor. You can also see someone at your college health center or get recommendations from family and friends. Be sure anyone you see is covered by your insurance.

Manage your medications

If you take regular medication or if a doctor prescribes one for a condition you develop (say antibiotics for an infection) you'll need to be on top of your medications, too. Here's what to know:

- Know what you take, when, how much and how to take it. Even sharing the vitamins or supplements you take will be helpful for your care team to be aware of
- Make sure you know anything you shouldn't do while taking a medication (for example, drinking alcohol, driving, etc.)
- Know what to do if you miss a dose
- Create a routine. If you are prescribed a medication, be sure you store it in a safe place and take it as directed. Use reminders on your phone or pill organizers to help you
- Understand whether your medication is covered by your insurance. Is it through your main insurance plan or do you have a separate medication plan?
- Know which pharmacies are most convenient to where you live or work. Have those names and numbers with you when you go to the doctor. Then they can send your prescription there
- Learn how to manage refills if you're on a routine medication. Does your insurance offer mail-order refills? Are there time limits you need to know about?

Also, if you take medications on a routine basis for a chronic condition, it can be easy to become less consistent without a trusted adult helping keep tabs on your routine. Talk with your healthcare providers about your medications and make sure you understand the impact of missing doses and you have a plan for how to stay on your treatment plan. Also, check in with your doctors and nurses and be honest with them about what's been going on. They're there to help keep you healthy.

Phew... that's a lot.

Adulting can definitely feel overwhelming at first. While there's a lot to learn as you enter this new phase of your life, you also have a lot of help around you if you need it, starting with your trusted adults. Your care team is also there to help you. Your insurance company can help answer questions too. If you're in college, the health center can be a great resource.

Ask questions, keep track of information and learn all you can. You'll have CEO-level skills in no time.

References:

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