

Financial Support Guide

Navigate Benefits, Secure Resources, Build Financial Stability

☒ Table of Contents

- [SSI Benefits Guide](#)
- [Medicaid Waivers](#)
- [Grants & Scholarships](#)
- [Financial Planning](#)
- [Emergency Resources](#)
- [Tax Benefits](#)
- [Quick Reference Guide](#)

☒ SSI Benefits Guide

Supplemental Security Income for Children

Understanding SSI

Supplemental Security Income (SSI) provides monthly payments to children with disabilities from limited-income families. It's your gateway to financial support and automatic Medicaid eligibility.

☒ Eligibility Requirements

Basic Qualification Criteria

Your Child Must Have:

1. ☒ Qualifying disability
2. ☒ Family meets income limits
3. ☒ Family meets resource limits
4. ☒ US citizenship or qualified alien status
5. ☒ US residency

☒ **Tip:** Apply even if unsure about eligibility. Worst case is denial - best case is retroactive payments!

☒ Disability Determination

Medical Eligibility Standards

Your Child Must Demonstrate:

- Medically determinable impairment(s)
- Marked and severe functional limitations
- Duration of 12+ months (or terminal)
- Meets/equals SSA Blue Book listing

☒ Six Functional Domains Evaluated

Domain	What They Assess	Examples
Acquiring/Using Information	Learning ability	Reading, math, following instructions
Attending/Completing Tasks	Focus and persistence	Finishing homework, staying on task
Interacting/Relating	Social skills	Making friends, cooperating
Moving/Manipulating Objects	Physical ability	Walking, using hands, coordination
Caring for Yourself	Self-care skills	Hygiene, safety awareness
Health/Physical Well-being	Medical impact	Medications, treatments, stamina

Qualifying Severity:

- 2⚠ Marked limitations = Eligible
- 1⚠ Extreme limitation = Eligible

⚠ Financial Eligibility

Income & Resource Limits (2024)

Income Limits:

- Federal Benefit Rate: \$943/month
- Parent income "deemed" to child
- Some income excluded
- Calculations complex

Resource Limits:

Who	Limit	Excluded
Child	\$2,000	ABLE account
Parent(s)	\$3,000	Home, 1 car

⚠ **Important:** At age 18, parent income no longer counts! Many qualify then who didn't before.

⚠ Application Process

Step-by-Step Timeline

Week 1: Initial Application
↓ (Submit online/phone/in-person)
Week 2-8: Document Gathering
↓ (Medical records, financial info)
Week 8-16: State Review
↓ (Disability determination)
Week 16-20: Decision
↓ (Approval or denial)
If Approved: Benefits Begin + Back Pay
If Denied: 60 Days to Appeal

⚠ Application Checklist

Documents Needed:

- ☐ Birth certificate
- ☐ Social Security numbers (all family)
- ☐ Medical records (all)
- ☐ School records (IEP, evaluations)
- ☐ Therapy reports
- ☐ Income verification
- ☐ Bank statements
- ☐ Rent/mortgage info

⚠ Continuing Disability Reviews (CDR)

Review Schedule

Improvement Expected	Review Frequency
Likely	6-18 months
Possible	Every 3 years
Not Expected	5-7 years

⚠ **Success Tip:** Keep all medical records updated. Good documentation = successful CDR.

🔗 Age 18 Redetermination

What Changes at 18

Big Advantages:

- 🔗 Parent income excluded
- 🔗 Adult disability criteria (sometimes easier)
- 🔗 Work incentives available
- 🔗 Can have ABLE account

Preparation Timeline:

- **6 months before 18:** Gather medical records
- **3 months before:** Update evaluations
- **At 18:** Redetermination begins
- **2-6 months after:** Decision received

🔗 Medicaid Waivers

Understanding HCBS Waivers

Home and Community-Based Services (HCBS) waivers provide services beyond traditional Medicaid, helping families avoid institutional care while accessing crucial supports.

🔗 Types of Waivers

Waiver Type	Purpose	Common Services
1915(c)	Traditional HCBS	Respite, therapies, modifications
1115	Research/demonstration	Innovative programs
1915(i)	State plan option	Broader eligibility
1915(k)	Community First Choice	Personal care focus

🔗 Common Waiver Services

Service Categories

🔗 Personal Care:

- Bathing/hygiene assistance
- Dressing support
- Feeding help
- Mobility assistance
- Medication management

🔗 Home Modifications:

- Wheelchair ramps
- Bathroom accessibility
- Widened doorways
- Grab bars/safety features
- Sensory modifications

🔗 Respite Care:

- In-home respite
- Out-of-home respite
- Emergency respite
- Summer camp funding
- After-school programs

🔗 Support Services:

- Case management
- Behavioral support
- Transportation
- Assistive technology
- Supported employment

📌 **Tip:** Services vary by state. Request a complete service list from your waiver coordinator.

📌 Application Process

Waiver Application Steps

1📌 Medicaid Application

- Financial eligibility
- Basic medical qualification

2📌 Waiver Application

- Contact waiver program
- Complete intake assessment
- Develop service plan

3📌 Waiting List Reality

- Many states have multi-year waits
- Crisis situations may get priority
- Stay in regular contact

📌 **Critical:** Update contact info immediately if you move. Missing a call can mean losing your spot!

📌 Self-Direction Options

You Can Control:

- Who provides services
- When services occur
- How services are delivered
- Budget allocation

Responsibilities Include:

- Hiring/training staff
- Scheduling
- Payroll (with support)
- Quality monitoring

📌 Grants & Scholarships

Disability-Specific Scholarships

📌 National Scholarship Programs

Organization	Amount	Eligibility	Deadline
P. Buckley Moss	\$1,500	Learning disabilities	March 31
Anne Ford	\$10,000	LD/ADHD	November
Ruby's Rainbow	\$1,000-10,000	Down syndrome	Varies
Autism Speaks	Varies	Autism spectrum	Rolling
CHADD	\$2,000	ADHD	April

📌 Medical & Equipment Grants

Equipment Funding Sources

National Organizations:

- United Healthcare Children's Foundation
- Variety Children's Charity
- First Hand Foundation
- Different Needz Foundation
- Challenged Athletes Foundation

What They Fund:

- Wheelchairs/mobility devices
- Communication devices
- Therapy equipment
- Vehicle modifications

- Medical travel

📌 **Success Strategy:** Apply to multiple organizations. Many families piece together funding from 3-4 sources.

📌 Grant Application Tips

Winning Application Strategies

Do's:

- 📌 Follow instructions exactly
- 📌 Tell your story compellingly
- 📌 Include photos (if allowed)
- 📌 Get strong recommendation letters
- 📌 Submit early
- 📌 Keep copies of everything

Don'ts:

- 📌 Miss deadlines
- 📌 Exceed word limits
- 📌 Forget supporting documents
- 📌 Use jargon
- 📌 Give up after one rejection

📌 Financial Planning

ABLE Accounts

📌 ABLE Account Benefits

Tax-Advantaged Savings:

- Annual contribution limit: \$18,000
- No federal taxes on earnings
- Doesn't affect SSI (up to \$100,000)
- Doesn't affect Medicaid
- Portable between states

Qualified Expenses

Category	Examples
Education	Tuition, books, supplies
Housing	Rent, utilities, modifications
Transportation	Vehicle, public transit, Uber
Healthcare	Not covered by insurance
Assistive Technology	Devices, software, training
Personal Support	Caregivers, services

📌 **Strategy:** Use ABLE account for irregular large expenses, keep regular SSI for monthly needs.

📌 Special Needs Trusts

Trust Comparison

Type	Funded By	Best For	Payback Required?
First-Party	Beneficiary's assets	Inheritance, settlement	Yes (to Medicaid)
Third-Party	Others' assets	Family planning	No
Pooled	Multiple beneficiaries	Small amounts	Sometimes

☒ Insurance Considerations

Essential Coverage:

- ☐ Health insurance (primary)
- ☐ Supplemental coverage
- ☐ Dental/vision
- ☐ Life insurance on parents
- ☐ Disability insurance (parents)
- ☐ Umbrella policy

☒ Emergency Financial Resources

Crisis Assistance

Immediate Help Resources

Need	Resource	Contact
General	211 Helpline	Dial 211
Food	Food banks	Feeding America
Utilities	LIHEAP	Local CAA
Housing	Emergency shelter	Local HUD
Medical	Hospital charity care	Billing dept

☒ Utility Assistance

Programs Available:

- LIHEAP (federal program)
- Utility company hardship programs
- State emergency funds
- Nonprofit assistance
- Payment plans

☒ **Emergency Tip:** Never wait until shutoff notice. Contact utilities at first sign of trouble.

☒ Tax Benefits

Federal Tax Benefits

☒ Available Credits & Deductions

Benefit	Maximum	Requirements
Child Tax Credit	\$2,000/child	Under 17
Child Care Credit	\$3,000-6,000	Work-related care
EITC	Up to \$7,430	Income limits
Medical Deduction	>7.5% AGI	Itemized only
ABLE Contribution	State tax benefits	Varies

State Benefits

Common State Benefits:

- Property tax exemptions
- Sales tax exemptions (medical)
- Income tax deductions
- Vehicle registration discounts
- Park pass discounts

➤ Quick Reference Guide

Benefits At-A-Glance

📄 SSI Quick Facts

- **Amount:** Up to \$943/month (2024)
- **Apply:** Age 0-18
- **Medicaid:** Automatic in most states
- **Review:** Every 3 years typically

📄 Medicaid Waiver Basics

- **Purpose:** Keep kids at home
- **Services:** Respite, mods, therapies
- **Wait:** Often years-long lists
- **Alternative:** State plan services

📄 Scholarship Timeline

- **Fall:** Major scholarships open
- **Winter:** Application season
- **Spring:** Decisions announced
- **Summer:** Thank you letters!

Essential Phone Numbers

Benefits Hotlines:

- SSA: 1-800-772-1213
- Medicaid: [State specific]
- 211 Crisis: Dial 211
- SNAP: 1-800-221-5689

Financial Planning:

- ABLE NRC: 1-202-207-0670
- Special Needs Alliance: Find attorney
- POMS: SSA.gov/POMS

📄 Document Checklist

Keep These Forever:

- ☐ SSI award letters
- ☐ Medicaid cards
- ☐ Waiver approvals
- ☐ Benefit calculations
- ☐ Appeal decisions
- ☐ Trust documents

Key Financial Terms

Know These:

- **Deeming:** Parent income counted
- **Overpayment:** Benefits to repay
- **Spend down:** Reducing assets
- **Countable resources:** Assets that count
- **In-kind support:** Non-cash help
- **Representative payee:** Manages benefits

| secured is an investment in their independence..