

Benefits & Entitlements for Children with Disabilities



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Family to Family Health Information Center

Parent to Parent of New York State

is a state-wide, parent-driven, non-profit organization whose mission is to connect and support families of individuals with special needs.

- Regional offices throughout the state.
- Network of trained volunteer Support Parents
- Additional networking capabilities with parent to parent programs throughout the United States.
- Website and social media platforms
- Funded by NYS Office For People with Developmental Disabilities (OPWDD) and HRSA through MCHB, and other grants.



Parent to Parent of NYS (c)



Untangling Benefits



Five main areas of this discussion

- Commonly used benefit programs
- Supplemental Security Income (SSI)
- Health Insurance
- Medicaid waivers for children and related programs
- Additional resources

Benefits

MyBenefits.ny.gov www.mybenefits.ny.gov

- **TANF** (Temporary Assistance for Needy Families)
 - **SNAP** (Supplemental Nutrition Assistance Program)
 - **WIC** (Women, Infants, Children)
 - **SSI** (Supplemental Security Income)
 - **SSDI** (Social Security Disability Insurance)
 - **Medicaid** and other health insurance programs
 - **HEAP** (Home Energy Assistance Program)
 - **WAP** (Weatherization Assistance Program)
- and many more...



SSI

Supplemental Security Income (SSI)- is Federal program for adults and children *who meet the definition of disabled* and have *limited income* and *limited resources*.

<https://www.ssa.gov/pubs/EN-17-008.pdf>

If you are under age 18, SSA may consider you “disabled” if you have a medically determinable physical or mental impairment that:

- Results in marked and severe functional limitations; 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

SSI Income & Resource Limits

For your child to receive SSI, your **“earned income”** must not be **more than \$3,698 (single parent) and \$4,492 (two parents)** per month with one disabled child. Or your **“unearned income”** cannot be more than **\$2,025 (single) \$2,422 (two parents)** per month with one disabled child.

For your child to receive SSI, their **“countable resources”** must **not be worth more than \$2,000**. SSA will deem anything over \$2,000 of a single parent’s resources or \$3,000 of a couple’s resources as the child’s resource.

<https://www.ssa.gov/ssi/text-child-ussi.htm>

Does not count as SSI resource

- the home you live in and the land it is on;
- one vehicle, regardless of value, if you or a member of your household use it for transportation;
- household goods and personal effects
- life insurance policies with a combined face value of \$1,500 or less
- Up to \$100,000 in an ABLE account

<https://www.ssa.gov/ssi/text-resources-ussi.htm>

Counted as a SSI resource

- cash;
- bank accounts, stocks, U.S. savings bonds;
- Land that you are not living on;
- life insurance over \$1,500;
- Some personal property;
- Vehicles (one per family is allowable);
- anything else you own which could be changed to cash and used for food or shelter

<https://www.ssa.gov/ssi/text-resources-ussi.htm>

Health Insurance Programs

Medicaid- There are many programs that encompass the Medicaid program. But Medicaid in it's essence provides health insurance and therefore health services to individuals and families who qualify.

CHIP (Children's Health Insurance Program)- Child Health Plus expands health insurance to children who don't qualify for Medicaid.

NY State of Health- Medicaid, Child Health Plus, NYS Insurance Marketplace (health and dental plans). Look for an assistor in your community. <https://nystateofhealth.ny.gov/>

Medicaid Waivers

NYS Children's Waiver- Formerly six different waivers consolidated into one waiver called Children's Home and Community Based Services.

Services are based on assessment and development of a Life Plan.

Those services include: community habilitation, respite, supported employment, adaptive and assistive equipment, caregiver/family supports and services, community recreation, environmental modifications, family peer support service and more

Medicaid Waivers (Continued)

- Two modalities of service delivery
- Care Coordination- a Care Coordinator manages plan by finding services for child and coordinates those services.
- Self-direction- parent takes on the role as manager, finds staff to work with child (can be friends/family), manages plan with the help of a fiscal intermediary or broker.
- https://www.health.ny.gov/health_care/medicaid/redesign/behavioral_health/children/1115_waiver_amend.htm

Medicaid Waivers (continued)

Children and Family Treatment Support Services (CFTSS) – Single Point Access for families having mental health and substance abuse issues.

https://www.health.ny.gov/health_care/medicaid/redesign/behavioral_health/children/proposed_spa.htm

Health Insurance Premium Payment Program (HIPP)- available to parents who have private third party (employer based) health insurance but someone in family is eligible for Medicaid or CHIP. Has to be cost-effective for NYS in order for you to receive it.

<https://www.medicaid.gov/state-resource-center/mac-learning-collaboratives/downloads/esi-premium-assistance.pdf>

Additional Resources

Benefits for Children with Disabilities

<https://www.ssa.gov/pubs/EN-05-10026.pdf>

New York Waiver Fact Sheet

<https://www.medicaid.gov/medicaid/section-1115-demo/demonstration-and-waiver-list/Waiver-Descript-Factsheet/NY>

Children's Home and Community Based Services (HCBS) Brochure

https://www.health.ny.gov/health_care/medicaid/redesign/behavioral_health/children/docs/hcbs_brochure.pdf

Self Direction Brochure

https://opwdd.ny.gov/system/files/documents/2020/03/025_self_direction_342020.pdf

Thank you for your time!

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