

Government Programs for Children with Disabilities

By Mary L. Waltari, Esq.

Are you aware of the federal government programs available to minors? Some cover all minors and some cover only minors with disabilities. They vary from cash payments to healthcare coverage to a range of other supports.

Cash Payments

Supplemental Security Income (SSI)

Children with qualifying disabilities whose families meet SSI's low income and asset requirements are eligible to receive monthly cash payments intended to help families meet their child's needs. The resources and income of the minor's parents are deemed to the child. The 2016 resource limit is \$3,000 for a two-adult household and \$2,000 for a one-adult household, although the value of the family home, furnishings and automobile is not considered. Income limits are based on a complex formula dependent on certain factors, such as household income and how many individuals are living in the home. If the family meets the income and asset limits and the minor child meets the SSI disability standard, the minor child may receive a monthly SSI payment of up to \$733. A few states provide a supplement to this amount.

Social Security Survivor Benefits/Social Security Disability Benefits

Monthly cash benefits are available for unmarried children under 18 upon the death, retirement or disability of a parent who is eligible for Social Security. Amounts are calculated based on the parent's lifetime earnings. Upon turning 18, a person with a qualifying disability who has been receiving these Social Security benefits could receive Social Security Disabled Adult Child (DAC) benefits, with payments continuing throughout life so long as the person continues to meet eligibility standards.

Temporary Assistance for Needy Families (TANF)

This program provides temporary financial assistance and other services to assist low-income parents in caring for their children in their home, while promoting job preparation, work and marriage. Eligibility requirements and monthly cash assistance vary by state and are not limited to families raising a child with a disability.

Supplemental Nutrition Assistance Program (SNAP)

This program (formerly called Food Stamps) provides low-income individuals assistance with purchasing food through an electronic debit card. It is available for families who meet the household eligibility requirements, as determined by their state. SNAP is not limited to children or adults with disabilities, but there are special eligibility provisions for individuals with disabilities.

VA Pensions

The various VA benefits take into consideration whether the veteran has a dependent child. Veteran's Aid and Attendance is a cash payment available to low-income veterans with disabilities, which is increased if the veteran has a dependent child. An individual's residence and vehicle are not considered when calculating eligibility, and medical expenses are deducted from countable income.

Healthcare

Medicaid

Funded by both the federal and state governments, this program varies greatly, depending on location. In most states, if a child with disabilities receives SSI, he/she is automatically qualified for Medicaid. In other states, the child may qualify based on meeting the income and resource requirements. In addition, for some Medicaid waiver programs, if the child is cared for at home but requires the level of care provided in an institution, s/he can be found eligible. In addition to covering health care, the program pays for durable medical equipment and, depending upon the state's waiver programs, in-home support and other community-based services. Given long waiting lists for many waiver programs, it may be important to sign up early.

Children's Health Insurance Program (CHIP)

This program varies by state and is referred to by different names in each. It provides comprehensive health coverage, including dental care, to individuals under 19 whose families can't afford private insurance but whose incomes are too high for Medicaid. There is usually no asset limit. In some states, a modest premium is charged to those at the higher end of the income spectrum.

Depending on where you live, there may be other state programs available to children with disabilities. For instance, in California, where I practice law, there are services for children and adults with developmental disabilities offered through Regional Centers. Families

should contact the Department of Health and Human Services information centers or local disability groups for information on programs available in their state.

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