

Parent Tips from

Pathfinders for Autism

Financial Things Every Parent Should Know

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Pathfinders for Autism has compiled this list of 8 Financial Things Every Parent of a Child with Autism in Maryland should explore. Please scroll down for details on each item:

1. Apply for the Autism Waiver
2. Apply to the Developmental Disabilities Administration (DDA) as soon as possible
3. Review your Child's Assets (in preparation for applying for Supplemental Security Income (SSI) at age 18)
4. Apply for Social Security Disability Benefits
5. Apply for Rolling Access Funds
6. Explore Options for Medical Assistance
7. Guardianship and Powers of Attorney
8. Wills and Trusts

1. Apply for the Autism Waiver

The Autism Waiver, through Medical Assistance, allows eligible children with Autism Spectrum Disorder to receive specific services to support them in their homes and communities. Waiver participants are eligible for a variety of services, such as respite care, environmental modifications to their home, and family training. It's never too early to put your name on the waiting list. The Autism Waiver is currently full and the wait is approximately five years. To be eligible, your child must have an IEP and your child cannot have more than \$2,000 in assets. A review of the child's assets looks back five years. To be placed on the Autism Waiver Registry (a.k.a. waiting list), contact 1-866-417-3480.

2. Apply to the Developmental Disabilities Administration (DDA)

Please be advised that there is a lengthy waiting list (as of May 2009, approximately 20,000 individuals) for DDA services, so apply early,

regardless how young the child is. After DDA eligibility is determined, the DDA regional office will send a letter to the individual and family/guardian stating eligibility category, services, and a priority category. Application for services can be made through a student's local school, by contacting your local regional DDA office directly, or by visiting the DDA website at www.ddamaryland.org. For DDA regional office contact numbers, call 1-877-463-3464.

Transitioning Youth comprise a special category of eligibility and priority for services. In the past, through the Governor's Transitioning Youth Initiative, DDA has been able to fund supported employment and other day services for eligible graduating students who otherwise may not have received DDA services. Without the Initiative, students leaving the school system would be placed on a lengthy waiting list for adult services. The Governor's Transitioning Youth Initiative earmarks funds in the DDA budget for eligible students leaving school, regardless of the severity of their situation and their relative need for immediate services. For more information visit www.dhmd.state.md.us/dda_md/transitioning.htm.

3. Review your Child's Assets in preparation for applying for Supplemental Security Income (SSI) at age 18

A person cannot have more than \$2,000 in assets to qualify for SSI (which can provide the individual as much as \$8,088 per year). One month before the person with a disability turns 18, he or she can apply for SSI by calling 1-800-772-1213, but the person must be 18 on the application meeting date.

Documentation of the disability must be provided, and the disability criteria are so stringent that not everyone with a disability qualifies. Once the person is age 18 or older, their parents' income and assets are no longer considered, so many people who were ineligible due to their parents' finances become eligible at age 18. The adult with the disability can be working at the time of application, but earnings need to be limited. Generally, a person earning up to \$980 a month gross wages can still be eligible for SSI (a blind person may earn even more). A person may earn even higher wages and still qualify for SSI if s/he pays for disability-related expenses needed for work (such as special transportation, technology, medical expenses, etc.) and/or receives extra help on the job or works less productively than co-workers.

The maximum SSI check in Maryland is \$674/month. A person must pay for room and board to qualify for the maximum; someone who does not pay for room and board can't receive more than \$449/month SSI. Once a person starts receiving SSI, his/her earnings may often be higher than the \$980/month limit that applies at the time of SSI application. Someone who receives the maximum SSI of \$674/month can earn up to \$1,432/month before SSI checks are reduced to \$0. If earnings exceed that limit, the person will usually still qualify for Medical Assistance, the medical insurance that comes with SSI. Also, a parent or other trusted person can ask to be the "Representative Payee" of an individual's monthly SSI payments, so they can assist them with managing their benefit check. For more information on SSI eligibility, go to

www.ssa.gov/ssi/. Social Security's benefit screening tool can be found at http://connections.govbenefits.gov/ssa_en.portal. Information on Transitioning Youth services can be found at http://www.dhmd.state.md.us/dda_md/Training/TYHandbook1007.pdf.

4. Apply for Social Security Disability Benefits

When a person age 18 or older applies for SSI, the Social Security Administration also determines whether s/he may be eligible for Social Security Disability benefits. These benefits are provided to people who meet the same stringent disability standards that apply to SSI, and who have "insured status". Insured status depends on the person or a particular family member having worked and paid into the Social Security system through the FICA payroll tax for a period of time. There are three types of Social Security Disability benefits: (1) Social Security Disability Insurance (SSDI), which is based on the individuals' own earnings history, and may be awarded to people at least 18 years old, (2) Childhood Disability Beneficiary (CDB), which may be awarded to a person who is at least age 18, has been disabled since before age 22 and whose parent (who worked and paid into Social Security) is retired, disabled or deceased, and (3) Disabled Widows/Widowers Benefit (DWB), for people age 50 or older whose deceased spouse paid into Social Security.

A person who receives \$693/month or less from Social Security Disability benefits may often qualify for a small SSI check as well. SSI provides automatic eligibility for Medical Assistance. Social Security Disability provides Medicare, but only after a two-year waiting period.

5. Apply for Rolling Access Funds

Rolling Access Funds help families and individuals receive services and supports quickly without going through the full Developmental Disabilities Administration (DDA) eligibility process. These services and supports cannot exceed \$3,000 annually. Rolling Access Funds are distributed locally by designated provider agencies. Rolling Access Funds are distributed on a first come - first serve basis. For more information, visit www.pathfindersforautism.org/articleItem.aspx?id=178. To find a local Rolling Access provider, visit www.ddamaryland.org/rollingaccess.htm.

6. Explore Options for Medical Assistance

In Maryland, once an individual is determined eligible for SSI, they are automatically entitled to receive Medical Assistance (also called Medicaid) health insurance, (MA). MA provides a comprehensive health care plan. Medically needy families or children who meet the income and asset eligibility requirements can apply for Medicaid. For more

information on Medicaid services, call 1-800-492-5231 or 410-767-5800 or visit www.dhmh.state.md.us/ma/Eligibility/medcareprog/html/MCP-program.html.

The Employed Individuals with Disabilities (EID) Program provides MA for Marylanders with disabilities who: (1) meet Social Security's disability standards, but do not receive SSI, (2) are 18 - 64 years old, (3) are working for pay (even if earnings are very low), and (4) meet income and asset limits (which are much higher than for other MA programs). EID can help people who receive too much in Social Security Disability benefits to receive SSI, and some who receive no benefits from Social Security. EID is a way to get medical assistance by paying a monthly premium on a sliding scale that ranges from \$0 to \$55. Call 443-514-5034, 1-800-637-4113 or visit www.mdod.maryland.gov for more information or to apply.

Children who are age 18 or younger and not receiving SSI (as well as pregnant women of any age) may qualify for MA through the Maryland Children's Health Program (MCHP). Eligibility depends on family size and income. The annual income limit is about \$36,620 for a family of three. There is no asset limit. To apply, visit your local health department or Department of Social Services or call 1-800-456-8900. For more information, see www.dhmh.state.md.us/ma/mchp/.

Medical Assistance for Families will provide comprehensive health care to many parents and other family members caring for children who are up to age 20. Eligibility depends on family size and income. The annual income limit is about \$21,200 for a family of three. There is no limit on assets. To apply, visit:
www.dhmh.state.md.us/ma4families/index.html or call 1-800-456-8900.

7. Guardianship and Powers of Attorney

When your child with Autism reaches age 18, you may want to consider guardianship. Without a guardian, adult agencies can consult with the disabled individual and ask them to agree to changes in their plan without parental involvement. Most parents don't realize they no longer have the same parental rights over their children when they reach the age of majority and become adults. Parents can be faced with challenges when they want to continue to be involved in the medical care or financial affairs of their adult dependents over age 18. Due to HIPAA regulations and medical privacy, they face barriers in accessing medical information and having a say in medical decision-making process. Fortunately, there are avenues to allow parents to continue their involvement in the medical and financial areas of their children's lives. A "Guardianship" is a legal proceeding where someone (usually a parent) is seeking to (continue to) be the guardian over a person and/or his or her assets and financial affairs. This is a legal proceeding that is decided in a court of law.

One alternative to a Guardianship is to have an attorney create Powers of Attorney for medical and/or financial affairs. These are documents created by an attorney. The attorney must be sure your loved one who is signing over these powers to you is cognitively able to understand the nature of the documents. Done in the privacy of an attorney's office,

it is a less "threatening" way to stay involved in these important areas of your child's life. Keep in mind, neither guardianships nor powers of attorney can be filed prior to the individual's 18th birthday, but it's a good idea to start discussions with an attorney a few months beforehand.

8. Wills and Trusts

Did you know that a Will also serves as the document where you nominate backup guardians for your children who are under age 18? If you have not created one for yourself, it's up to a judge to decide where your children would live if something happened to you prior to their 18th birthdays. In addition, parents who have a child with a disability may want to consider leaving their portion of an inheritance to them via a special needs trust - a document whose function is to protect government eligibility for benefits for someone with a disability. A lot of parents don't realize that if someone with a disability has more than \$2,000 in countable resources (i.e. assets), they may lose eligibility for government benefits - including SSI and Medicaid. It is important to work with legal and financial professionals with expertise in special needs planning, so they may help you navigate the maze of complex issues involved when performing this type of futures planning for your child.

For more information, including contact information for financial planning experts, please feel free to contact Shelly McLaughlin, Resource Center Coordinator, Pathfinders for Autism, 443-330-5341 or info@pathfindersforautism.org. For specific benefit questions, call Benefits InfoSource at 1-888-838-1776.

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