



Roadmap to government benefits for special needs financial planning

And how to incorporate those benefits into your overall strategy

Guide to government benefits

Navigating government benefits for special needs financial planning can be intimidating, but you are not alone. Voya Cares or working with your financial professional or employer can help with resources to guide you through the process — helping you avoid the most common pitfalls.

The first step is to understand the federal and/or state benefits available to you or your loved one with disabilities or special needs. These benefits can include the following assistance:



Income benefits



Medical and healthcare benefits



Residential and housing solutions



Educational and vocational training

Continue reading to learn more about the government benefits you should consider in the process of planning a lifetime of support and care for you or your loved one with disabilities or special needs.



Supplemental Security Income (SSI) and Social Security Disability Income (SSDI) are the largest federal programs designed to provide income assistance for your loved one with special needs or disabilities. While these programs share many similarities, they also have differences.

Supplemental Security Income

SSI is a needs-based, or means-tested monthly cash benefit for those with special needs or disabilities that have little to no income. SSI offers a stream of income starting at \$841 a month for individuals and \$1261 for couples where both are eligible, which can be used to meet your loved one's basic needs for food, clothing and shelter. The exact benefit amount depends on the state and whether the beneficiary receives income or housing from other sources.

SSI eligibility

- You or your loved one must have a diagnosis that meets the Social Security definition of disability.
- Eligible individuals must meet the [program's income restrictions](#) and have less than \$2,000 in countable assets.



Did you know you or your loved one with a disability or special needs can receive both SSI and SSDI at the same time?

Social Security Disability Insurance

SSDI pays a monthly benefit to individuals with disabilities or special needs. Eligible individuals who have a Social Security earnings record can qualify for SSDI income on their own. Children or dependents who qualify for SSDI receive payments based on the earnings of the parent along with other eligibility requirements. After you or your loved one with disabilities or special needs has received SSDI for two years, they may be eligible for Medicare — a substantial benefit. Social Security Disability Insurance benefits may be payable for life.

SSDI eligibility for dependents

An unmarried dependent who has a disability or special needs before age 22 can collect SSDI based on the caregiver's work record:

- If the caregiver has worked enough to qualify for Social Security AND
- If the caregiver is already receiving Social Security benefits, or
- If the caregiver eligible for benefits is deceased



If you or a loved one has disabilities or special needs, the impact of medical bills can be overwhelming. However, Medicare and Medicaid are two different government-programs designed to help cover all or a portion of the healthcare costs incurred.

Medicare

Medicare is a federal health insurance program for people with disabilities, those 65 and older as well as those with End-Stage Renal Disease. Since Medicare is a federal program, the rules are same regardless of your state. The most essential Medicare coverages include:

- **Medicare (Part A) hospital insurance** offers basic coverage for hospital stays, post hospital nursing facility and home health care.
- **Medicare (Part B) medical insurance** pays basic doctor and laboratory costs. It also covers some outpatient medical services, such as home health care, medical supplies and equipment as well as the cost of prescription medications.
- **Medicare (Part C) advantage plans** are a type of plan offered by a private company contracted through Medicare to provide participants with their Part A and Part B.
- **Medicare (Part D) prescription coverage** offers and pays some cost of prescription medications.

Medicare eligibility

In order to qualify for Medicare, your loved one must meet the following criteria:

- If they're 65 years old or older
- Under 65 and receive SSDI for more than 24 months
- Under 65 with End-Stage Renal Disease

 [Learn more about Medicare here,](#) and [Medicaid here.](#)

Medicaid

Administered by each state, Medicaid is a federally-funded assistance program for low-income individuals, those with disabilities or special needs as well as people over 65. This needs-based assistance program provides vital health coverages for people with disabilities or special needs, such as:

- Physician service payments
- Outpatient and inpatient hospital services
- Medical, dental and surgical services
- Family planning services and supplies
- Nursing facility (NF) services for people 21 and older
- X-ray and laboratory services
- Pediatric services
- Federally-qualified ambulatory and health center services covered under the state plan
- And more

Medicaid eligibility

- Meet the financial eligibility rules based on Modified Adjusted Gross Income (MAGI)
- Have a blindness or disability
- Must be a resident of the state in which they're receiving Medicaid

Medicaid Waviers

Medicaid Waiver programs allow States to offer services that help individuals live independently instead of in a facility setting. Your state may offer programs with more flexible eligibility requirements as compared to their standard Medicaid offering. Services for children and with special needs may include therapies, respite care and other supports for family caregivers. Services for aging loved ones may include home health aides, meal delivery, transportation and home modifications.



Part of creating a lifetime of care includes having both short and long term housing solutions for your loved one. Whether your loved one requires around-the-clock care or occasional task-based assistance, there are several programs designed to provide the support they need. The first step in finding a residential solution is to understand the options.

Medicaid

One component of Medicaid covers long-term care needs, including senior housing for qualified individuals. Special Medicaid-funded programs cover in-home and long-term personal care. In some states, these programs can pay for a portion of the costs of assisted living.

Section 8

A Section 8 voucher may allow your loved one with moderate to mild special needs to live independently in a community. This housing option subsidizes rent based on a sliding scale that considers family size and income. Your loved one may be eligible for a rental certificate or voucher in conjunction with a designated housing allocation plan approved by Housing and Urban Development (HUD).

Group homes/assistive living

Many people with more intensive special needs are best suited to live in more supportive group homes. These homes may be staffed with counselors who help residents become more independent.

Memory Care

Those with Alzheimer's or dementia might require a more specialized level of care facility. Memory Care facilities and communities may provide more frequent guidance through daily activities, more security to prevent wandering and activities designed to improve cognitive function.

Skilled nursing facility

If your loved one requires around-the-clock care assistance, and at-home care isn't feasible; they may be best suited for a skilled nursing facility. With skilled nursing facilities, your loved one will have constant supervision and care. In many instances, those with limited assets can qualify for skilled nursing facility assistance through Medicaid.



Early intervention programs offer special accommodations for your loved one's educational and vocational needs. Two of the major educational and vocational training programs are the Individuals with Disabilities Education Act (IDEA) and Section 504 Rehabilitation Act.

Individuals with Disabilities Education Act

IDEA is a law designed to ensure appropriate educational services are delivered to children with special needs or disabilities. This federal law governs how public agencies and states provide special education and related services to children, infants and toddlers with disabilities.

Understanding your rights under IDEA can make it easier to ensure your loved one receives the assistance and support they need. IDEA covers kids from infancy through 22 or graduation of high school — whichever comes first. This legislation is broken up in two different sections:

- Part C of IDEA is for the early intervention of babies and toddlers with special needs.
- Part B of IDEA provides special education and related services to school-aged children between the ages of 3 and 22.

Determining eligibility for IDEA

The parent or caregiver of the child and a team of qualified professionals must determine if the child needs special education. Eligibility for IDEA is based on an array of information, including:

- Achievement tests
- Aptitude tests
- Teacher recommendations
- Parent input
- Physical education
- Cultural or social background
- Adaptive behavior

Section 504 Rehabilitation Act

Kids who are not eligible for IDEA may qualify for support through the Section 504 of the Rehabilitation Act. Under Section 504, school districts must offer students with special needs a free appropriate public education (FAPE) in their jurisdiction. This education must be delivered in a manner equivalent to the way students without disabilities are educated.

Determining eligibility for Section 504

In contrast to IDEA, Section 504 plans have a much broader definition of a disability. Students in grades K-12 may be protected under Section 504 following an evaluation by the school if they're found to:

- Demonstrate a mental or physical impairment that significantly limits one or more life activities, such as concentrating or reading



Notes

Although navigating government benefits can be complex, planning ahead is one of the first steps toward pursuing the quality of life you envision for you or your loved one with a disability or special needs. It’s important to consider each government benefit, how it can impact you or your loved one’s life and the optimum time to apply for those benefits. Please use the space below to take notes on these government benefits and discuss any questions you may have with your financial professional or attorney.

Visit Voyacares.com/resources for additional resources.

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