



Finding Financial Aid

Raising a child is expensive. Raising a child with disabilities is even more expensive. The unique supplies, equipment, treatments and procedures a child needs can strain even families with significant personal assets. Fortunately, financial relief may be available. State and federal government programs, community resources, Social Security benefits, private foundations, medical insurance and special education resources provide aid. Consult city, county, state and federal agencies for help in answering financial aid questions.

Generally, government benefits are paid to a disabled dependent child, based on family income. But once a child turns 18, these benefits are awarded based on the child's own assets and income (even if the child is still living at home with the parents).

The most important public benefit programs are Medicaid and Supplemental Security Income (SSI).

- Medicaid is a state-administered, federally reimbursed program that pays for needed medical care for eligible persons. An applicant's medical diagnosis, finances and age are used in determining eligibility. To apply for benefits, contact your local Medicaid office or the state health department.
- SSI is a federal program that provides income from the federal government to certain individuals with disabilities. Cash benefits are paid each month, up to the "Federal Benefit Rate." To apply for SSI, contact your local [Social Security Administration](#) office.

Eligibility for both of these programs is based on need, as well as disability. A person is not qualified to receive SSI if he or she has "countable resources" in excess of \$2,000 or "countable income" in excess of the Federal Benefit Rate. Keep in mind that gifts or inheritance are "countable resources" and may reduce payments received or cause the child to lose SSI benefits for an extended period of time. Also, assets in a special needs trust may be claimed by Medicaid upon the death of the beneficiary if Medicaid paid benefits while the trust was in effect. Medicaid laws and the laws pertaining to special needs trusts vary from state to state. Contact your local Social Security Administration office for additional information.