

PFA Tips

Financial Things Every Parent Should Know

Pathfinders for Autism has compiled this list of Financial Things Every parent of a child with Autism in Maryland should explore.

1. Apply for the Autism Waiver

The Autism Waiver, a Medical Assistance program, allows eligible children living in Maryland 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 intensive individualized support services, respite care, environmental supports and therapeutic integration. To be eligible, your child cannot have more than \$2,000 in resources and assets. While there is a wait list of approximately eight years, you are strongly encouraged to get on the Registry since your child may be able access these services until the age of 21. To be placed on the Autism Waiver Registry, contact 1-866-417-3480. For more information, visit the Maryland State Department of Education's Fact Sheet at <http://marylandpublicschools.org/programs/Pages/Special-Education/autismfactsheet.aspx>.

2. Apply to the Developmental Disabilities Administration (DDA)

The Developmental Disabilities Administration provides a coordinated service delivery system so that individuals with developmental disabilities receive appropriate services oriented toward the goal of integration into the community. An individual is considered to have a developmental disability if she/he has a physical or mental condition other than a sole diagnosis of mental illness and needs to have services which are individually planned and coordinated. The condition must be diagnosed before the age of 22, expected to be lifelong and impact the person's ability to live independently. DDA encourages families with a child with a developmental disability

to apply for services by their child's 14th birthday in order to determine eligibility and plan for future needs. For more information, contact the Regional DDA Office serving your county (<https://dda.health.maryland.gov/Pages/Regional%20Offices.aspx>). Learn about the DDA application process at <https://dda.health.maryland.gov/Pages/apply%20for%20services.aspx>.

3. Apply for Social Security Income (SSI)

The Supplemental Security Income (SSI) program pays benefits to disabled adults and children who have limited income and resources. Whether you can get SSI depends on your income and resources (the things you own). If you plan to apply for SSI, you can complete a large part of your application online at <https://www.ssa.gov/>. You can also call toll-free at 1-800-772-1213 to ask for an appointment with a Social Security representative. When you get SSI, you also may get Medicaid, which helps pay doctor and hospital bills. For tips regarding the application process, read PFA Tips: Social Security – Tips on the Application Process at <http://pathfindersforautism.org/articles/financial/pfa-tips-social-security-tips-on-the-application-process/>.

If you are receiving SSI benefits and have work-related questions and its impact on your benefits, call Maryland Work Incentive Network at 1-888-838-1776 for assistance.

4. Investigate Low Intensity Support Services

Low Intensity Support Services, or LISS, is a program funded through and administered by the Developmental Disabilities Administration (DDA). The Low Intensity



Support Services (LISS) program grants eligible applicants up to \$2000 for identified services and items to support identified needs. The LISS program was designed to provide for the needs of a child or an adult with a developmental disability living in the home, or to support an adult with a developmental disability living in the community. The DDA distributes LISS funding twice during the fiscal year (July 1 – June 30), in two rounds. Applications are accepted via mail or delivered in-person only. For more information, visit DDA's LISS page at <https://dda.health.maryland.gov/Pages/liiss.aspx>.

5. 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 or MA) health insurance. However, receiving MA does not automatically entitle you to SSI. MA provides a comprehensive health care plan for medically needy families or children who meet the income and asset eligibility requirements. For more information on Medicaid services, call 1-800-492-5231 or 410-767-5800 or visit the Department of

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Human Resources Medical Assistance page <http://dhr.maryland.gov/weathering-tough-times/medical-assistance/>. Also read the PFA Tip “Don’t Ignore Medicaid! (Part 1)” at <http://pathfindersforautism.org/articles/adults-with-autism/pfa-tips-medicaid-part-1/>

6. Medical Decision Making

Like any other child, when your child with autism reaches 18, he or she is legally presumed to be an adult and capable of medical and legal decision making. There are a number of ways to help prepare your child before age 18 to assume some or all of these responsibilities if possible. However, some people may not be able to make some or all necessary medical or financial decisions, even with assistance.

Some of the tools you may want to explore include:

Advance Directive: (formerly known as a medical power of attorney) For more information on Advance Directives, visit <http://www.marylandattorneygeneral.gov/Pages/HealthPolicy/advancedirectives.aspx>.

Surrogate Decision Making: This easy to use solution works well for

many families – avoiding the need for costly guardianship proceedings. For more information on surrogate decision making, see the summary at <http://www.marylandattorneygeneral.gov/Health%20Policy%20Documents/HCDASummary.pdf>.

Guardianship Proceeding: This option requires attorneys, a court proceeding, an annual report to the court and may require subsequent court authorization for certain decisions.

A brief description of these decision making options is available at on the Maryland Attorney General’s website – Making Medical Decisions for Someone Else: A Guide for Marylanders at <http://www.marylandattorneygeneral.gov/Pages/HealthPolicy/proxyguide.aspx>. You can also download a free guardianship handbook from the Law Offices of Ellen Callegary at <http://callegarylaw.com/guardianship-alternatives-maryland-law/>.

7. Financial Decision Making

Most public benefit programs have a representative payee option which allows a parent or other representative to manage public benefits on a person’s behalf. For more information, visit the Social Security Administration’s website – Frequently Asked Questions (FAQs) for

Representative Payees. at <https://www.ssa.gov/payee/faqrep.htm>.

In order to be eligible for government benefits, including SSI and Medicaid, it is important to note that the person with a disability may not have more than \$2,000 in countable resources (i.e. assets). That is why it is important for a parent or caregiver to explore the use of financial planning tools, including Wills, Trusts and Able Accounts. Working with legal and financial professionals with expertise in special needs planning is encouraged. They may help you navigate the maze of complex issues involved in planning for your child’s future and protecting his or her public benefits. For more information, including contact information for attorneys and financial planners who have indicated their interest in working with parents with children with disabilities, please feel free to contact the Resource Center Coordinator, Pathfinders for Autism, 443-330-5341 or info@pfamd.org.

Additional Resources

PFA Tips: DDA - Understanding the Determination Process
<http://pathfindersforautism.org/articles/maryland-services/pfa-tips-dda-understanding-the-determination-process/>

PFA Tips: Language Matters - Understanding SSI and SSDI in the Autism Community
<http://pathfindersforautism.org/articles/adults-with-autism/pfa-tips-understanding-ssi-and-ssdi-in-the-autism-community/>

PFA Tips: You Can Go To Work, Keep SSI and Medical Assistance...and Live to Tell About It
<http://pathfindersforautism.org/articles/financial/pfa-tips-you-can-go-to-work-keep-ssi/>

PFA Tips: ABLE Accounts vs Special Needs Trusts
<http://pathfindersforautism.org/articles/financial/pfa-tips-able-accounts-vs-special-needs-trusts/>

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