

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 <https://pathfindersforautism.org/articles/maryland-services/sign-up-for-the-autism-waiver-registry/>.

2. Apply to the Developmental Disabilities Administration (DDA)

The Developmental Disabilities Administration provides a coordinated service delivery system so 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 Supplemental 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 more information, read PFA Tips: Language Matters - Understanding SSI and SSDI in the Autism Community at <https://pathfindersforautism.org/articles/financial/pfa-tips-understanding-ssi-and-ssdi-in-the-autism-community/>.

If you are receiving SSI benefits and have work-related questions and its impact on your benefits, call Maryland Work Incentive Network at 240-638-0071 for assistance or visit <https://www.innow.org/md-win/>.

4. 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 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 <https://pathfindersforautism.org/articles/financial/pfa-tips-medicaid-part-1/>.

5. 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)

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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 <https://www.marylandattorneygeneral.gov/health%20policy%20documents/proxyhandbook.pdf>. You can also download a free guardianship handbook from the Law Offices of Ellen Callegary at <http://callegarylalaw.com/guardianship-alternatives-maryland-law/>.

6. 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.

7. ABLE Accounts

ABLE Accounts offer individuals with disabilities and their families a tax deferred savings vehicle to save for their future needs, much like the current 529 college savings plans that help families save for college. ABLE accounts help people save and invest their money without affecting SSI benefits until the account reaches \$100,000 and while maintaining the ability to continue Medicaid benefits. Money in these accounts are also not counted as assets and therefore cannot

be counted to exclude them from other federal and state means tested programs. For more information, visit <https://www.marylandable.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: 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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