



## **Government Programs for Children With Special Needs**

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*For parents of a child with special needs, the support and resources needed can feel overwhelming. The Special Needs Alliance is a national alliance of attorneys for special needs planning. While some resources vary by state, there are government programs that can help alleviate some of the most urgent issues. The following provides an overview of the most popular offerings.*

### **Medicaid**

*Since 2010, the Affordable Care Act has increased health coverage for children across the country. By increasing children's health coverage, most states were able to provide adequate benefits for children with special needs, and in some cases the coverage was complemented by state-specific programs.*

*While each state has its own Medicaid rules, in most states if a child with special needs is receiving Social Security Income they also qualify for Medicaid. In addition to health care coverage, Medicaid is often used to pay for residential options including group homes, as well as day programs and supported employment programs. In 2022, the Medicaid While Working State Threshold Amounts for persons with disabilities was increased, each states amount can be found on the [Social Security site](#).*

### **Children's Health Insurance Program (CHIP)**

*The Children's Health Insurance Program is funded by both states and the federal government to provide health coverage to children with and without special needs, through Medicaid and other programs. It provides comprehensive health coverage, including dental care, to individuals under 19 whose families can't afford private insurance but whose incomes are too high for Medicaid.*

### **Supplemental Security Income (SSI)**

*Supplemental Security Income is a federal Social Security Administration program that provides money for children with special needs under the age of 18 whose families are considered low income. SSI for a child with special needs can be a lifeline that keeps a*

family out of poverty by providing cash to meet basic needs for food, clothing and shelter. SSI is available once a child with special needs reaches age 18 regardless of parents' assets and income. Children with qualifying special needs whose families meet SSI's low income and asset requirements are eligible to receive monthly cash payments intended to help families meet their child's needs.

### **How much support does Supplemental Security Income provide?**

In 2022, an individual may receive up to \$841 a month, and a couple may receive a maximum of \$1,261 a month. A child with a disability cannot earn more than \$1,350 a month; however, if the child is under 22, who attends school regularly, the child may earn up to \$2,040 a month up to an annual limit of \$8,230. Further, if the child is blind, he or she may earn up to \$2,260 a month. The resources and income of the minor's parents are "deemed" to the child.

### **What is the resource limit of Supplemental Security Income?**

The 2022 resource limit is \$3,000 for a two- adult household and \$2,000 for a one-adult household, although the value of the family home, furnishings and automobile is not considered. Income limits are based on a complex formula dependent on certain factors, such as household income and how many individuals are living in the home.

### **Plan to Achieve Self-Support (PASS)**

PASS allows a person with a disability, fifteen years of age or older, to set aside income and/or resources in order to meet an employment goal. The PASS plan must be approved by SSA and must include a business plan with the final goal of employment. The funds set aside may include savings for education and training, equipment needed for employment (i.e. vehicle, computer, medical equipment), and cost of transportation (see [here](#) for more information).

### **Temporary Assistance for Needy Families (TANF)**

This program gives funds to states and territories to provide families with financial assistance and related support services to meet people's basic needs. State-administered programs may include childcare assistance, job preparation, and work assistance. Eligibility requirements and monthly cash assistance vary by state and are not limited to families raising a child with a disability. Most states have a work requirement for receiving TANF funds.

### **Supplemental Nutrition Assistance Program (SNAP)**

*This program provides low-income individuals assistance with purchasing food through an electronic debit card. It is available for families who meet the household eligibility requirements, as determined by their state. SNAP is not limited to children or adults with special needs, but there are special eligibility provisions for individuals with special needs. The amount available during the pandemic increased for most qualified individuals, with some receiving up to \$133 a month.*

### **Additional Support**

*Some states have provided more robust support for children with special needs, from housing subsidies and state-sponsored programs. Because of the pandemic, many families experienced a definite downturn in family income, so some states increased their financial assistance. While the child tax credit has now being discontinued, it was utilized for more than 27 million children, which lifted approximately 9.9 million children above the poverty level.*

*There are private grants and organizations who will also provide financial resources for children with special needs. These organizations, Autism Cares Today SOS Program and The Federation for Children with Special Needs – provides support, resources and assistance.*

*Additional resources can be found at <https://www.usa.gov/> and by contacting your state Health and Human Services Department.*

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