



Government Benefits for Children with Special Needs

Do you have a child with special needs? Are they receiving all the government benefits for which you may be eligible? The federal government has many programs to help improve the quality of life for your family member with special needs.

What's available?

First educate yourself about available programs, and then work with a Social Security Administration (SSA) representative for further explanations.

- **Social Security retirement benefits** are monthly benefits for certain retirees as well as eligible spouses (including ex-spouses) and children. A one-time payment may also be made to qualifying spouses and children when you die, whether or not you were receiving retirement benefits at the time of death.
- **Medicare** is a Federal health insurance program designed to pay the cost of health care for individuals age 65 or older and for disabled individuals under the age of 65 who've been getting Social Security disability benefits for at least two years. (Certain disabilities may allow for immediate eligibility.)
- **Medicare survivor payments** are benefits paid out after a Medicare recipient dies to spouses, ex-spouses, children and dependent parents who meet eligibility guidelines.
- **Medicaid** is a federally sponsored program administered by states to pay the medical expenses for people with low incomes and limited resources. Benefits and eligibility vary by state.
- **Social Security Disability Insurance (SSDI)** is a monthly benefit (based on the recipient's earnings) paid to individuals who meet the SSA definition of "disabled" plus other eligibility criteria. Children who qualify for SSDI receive a payment based on a parent's earnings and other eligibility requirements.
- **Supplemental Security Income (SSI)** is a needs based program designed to supplement income for individuals with low income and limited resources who are 65 or older, blind,

or “disabled.” Some states supplement the federal payment. A child with special needs (including adopted and dependent stepchildren) whose parents have little income or resources may also be eligible. In some cases, a child could be eligible for benefits on a grandparent’s earnings.

- **Social Security Act’s “Children with Special Health Care Needs”** provides health care services at clinics, private offices and hospitals managed by state health agencies to certain children who receive SSI benefits (and some who don’t).
- **Extra Help prescription program** helps individuals who participate in Medicare’s prescription drug program in paying monthly premiums, annual deductibles, and co-payments for medical care. (Varies by state as to eligibility and program available.)
- **State Child Health Insurance Program (SCHIP)** provides coverage for prescriptions, vision, hearing, and mental health services for families with income too high to qualify for Medicaid, but too low to afford private health insurance.
- **Employment benefits** are offered by the SSA to certain individuals who receive SSI or SSDI who want to work.

Special Care Planners/ChSNC’s understand the issues you face are different from those of a typical family, and can help you address them. They can help you protect eligibility for government benefits, meet current and future financial needs of other family members, and bequeath assets to children in ways that are fair and equitable.

Protect your child’s government benefits

Under age 18: A child’s eligibility for government benefits is determined by parental resources and income. Develop strategies based on the child’s current or future eligibility for programs. Consider a supplemental needs trust as a tool to help protect current and future benefits.

Age 18: This is a critical age when it comes to financial strategies. You’ll no longer be able to make decisions for your child, including medical decisions, so you may want to establish yourself or another trusted individual as your child’s legal guardian. Your child’s eligibility for government benefits will now be based on his or her own resources and income. Be sure to apply for benefits from your Social Security retirement, SSI, or SSDI as soon as eligibility occurs.

Provide for the current and future needs of all family members

Imagine the future regarding education, employment, transportation, living independently—for all family members, but especially for your child with special needs. Decide who might

contribute to helping your child and what might happen if those persons' contributions are interrupted.

Equalizing what you leave your children

Developing a sound estate plan is the first step in addressing wealth distribution strategies between typically developing children and children with special needs. Decisions surrounding which assets may be appropriate to give to whom require an in-depth understanding of the goals a family is trying to achieve.

Use your team of professionals

Be sure to have the right team in place: a financial professional such as a Special Care Planner, an attorney skilled in special needs, an accountant, a Social Security representative you can rely on, and others. They'll help your family navigate through the complexities you'll face.

Where to find information

This article is provided for your general information. Please rely on the facts you receive directly from the SSA's website or its representatives as your most accurate source.

Information is available by telephone, mail, in person at an office. The toll-free number is 1-800-772-1213. Here are some helpful web pages:

www.ssa.gov

Information about SSI.

<http://www.ssa.gov>

Information about SSDI.

www.ssa.gov

Programs specifically for children with special needs.

www.ssa.gov

Five questions to determine if your child is "disabled" by SSA definition.

www.benefits.gov

A Benefit Eligibility Screening Tool to determine which benefits your child may be eligible to receive.

www.socialsecurity.gov

A tool to help you prepare for a disability interview or apply online.

www.cms.hhs.gov

Information regarding benefits provided by Medicare or Medicaid (Medi-CAL in California). Medicaid guidelines vary by state.

www.insurekidsnow.gov

Information about the State Child Health Insurance Program (SCHIP).

The information provided is not written or intended as specific tax or legal advice and may not be relied on for the purposes of avoiding any Federal tax penalties. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

⁽¹⁾The Chartered Special Needs Consultant (ChSNC®) - a professional designation awarded to those individuals who've completed 120 hours of academic classes in addition to holding either Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC) or Certified Financial Planner (CFP) designations and may have previously completed the Special Care Planner certification program. The ChSNC designation was developed by The American College in Bryn Mawr, Pennsylvania. The certification program and the professional designation evolved from MassMutual's SpecialCare(SM) Program.

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