

Turning 18: What Families Need to Know

Assisting young adults with disabilities:
public benefits programs

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WASHINGTON
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What will we cover in this presentation?

- Developmental Disabilities Administration (“DDA”) benefits
- Washington Apple Health/Medicaid
- In-Home Care
- Supplemental Security Income (“SSI”)
- Tips for receiving benefits
- Appeals of benefit denials, terminations, reductions
- Financial planning to maintain eligibility

Public Benefits Programs



Developmental Disabilities Administration (DDA)

What is it?

Services (not paid for by Medicaid or insurance) that allow people with qualifying disabilities to live safely in community-based settings.

Examples:

- Employment support
- Respite
- Environmental modifications
- Communication devices
- Residential supports

DDA Eligibility

- Qualifying diagnosis (includes intellectual disability, cerebral palsy, epilepsy, autism, certain other similar/related conditions)
- Originated before age 18
- Expected to last indefinitely
- Results in substantial limitations (demonstrated by test scores)

Note: DDA will do an eligibility review when the person turns 19

DDA waivers

- Most DDA services are provided through waivers.
- Each waiver offers an array of services tailored to the needs of people on that waiver.
- People found eligible for DDA should ask to be assessed for waiver eligibility.
- DDA waivers = automatic eligibility for Washington Apple Health/Medicaid.

DDA application

How to apply:

<https://www.dshs.wa.gov/dda/consumers-and-families/eligibility>

DDA application

In some cases, other people can help an adult apply

- Certain relatives who live with the person & are primarily responsible for the person's care
- Other adults if person unable to apply due to medical condition
 - Washington Administrative Code section 388-823-0025

For DDA clients over 18, DDA will send copies of notices to a person “identified” by the DDA client

- Washington Administrative Code section 388-825-100
- DDA may ask for additional authority, such as Durable Power of Attorney, for parent/family member to consent to specific services

Washington Apple Health/Medicaid

What is it?

- Free or low cost health insurance for people who meet eligibility requirements.
- Covered services include primary care, emergency visits, maternity services, pediatric care, dental services, and prescription medications.
- May provide secondary insurance (e.g., if young adult is on parent's health insurance)
 - May cover services that primary insurance does not
 - May pay for additional services (e.g., additional ABA or occupational therapy visits) after visit limits on primary insurance are exhausted

Washington Apple Health/Medicaid

How to apply:

Online at <https://www.wahealthplanfinder.org/>

With help from an assister:

<https://www.wahealthplanfinder.org/us/en/tools-and-resources/connect-with-us/virtual-help-details.html>

Washington Apple Health Eligibility

Income Eligibility Requirements:

- Generally, must be low income (+ limited resources for some programs)
- At age 18, parents' income/resources no longer considered
- DDA waiver recipients qualify based on child's income only
- SSI recipients (all ages) automatically eligible for Medicaid

Washington Apple Health Eligibility

Immigration Status Requirements:

- Most programs only available to certain categories of immigrants or immigration applicants
 - Federal Medicaid also requires most noncitizens to wait five years after getting status
- Washington State offers some programs for noncitizens without legal status:
 - Children < age 19
 - Pregnant people (+ one year after pregnancy)
 - Emergency treatment in a hospital setting, cancer care, and dialysis
 - Starting 7/2024, medical coverage for a limited number of adults without immigration status
(Also, starting 1/2024, private insurance/subsidies through Healthplanfinder)

Helping Adults on Washington Apple Health

People age 18 and over can give someone else authority to talk with state agencies about WAH benefits by signing:

- Durable Power of Attorney
<https://www.washingtonlawhelp.org/resource/questions-and-answers-on-powers-of-attorney>
- Authorized Representative Designation Form
<https://www.dshs.wa.gov/sites/default/files/forms/pdf/14-012lp.pdf>

Parents/others can submit the Authorized Representative Designation Form themselves if their adult child is unable to.

In-Home Personal Care

What is it?

Caregiver hours for help with daily tasks (e.g. laundry, dressing, bathing, medication management)

In-Home Personal Care Eligibility

Functional eligibility:

- DDA or Home and Community Services will conduct a “CARE Tool Assessment”
- Applicant must require a minimum level of help with tasks like dressing, bathing, meds management, etc.

Financial eligibility:

- People with moderate income may need to pay part of the cost (“participation”)

In-Home Personal Care

To apply:

- People on DDA waivers can ask their DDA case resource manager
 - <https://www.dshs.wa.gov/dda/service-and-information-request> (if no case resource manager)
- People on Medicaid can contact their local Home & Community Services (HCS) office
 - <https://www.dshs.wa.gov/ALTSA/resources> (search by county)

In-Home Personal Care

Tips:

- When young person turns 18, parent(s) can become paid caregiver
- Must go through background check, meet training requirements and pass test
- For more information, see <https://www.consumerdirectwa.com/> or talk to DDA case resource manager or HCS

Supplemental Security Income (SSI)

What is it?

Monthly cash assistance from the Social Security Administration

- \$943 in 2024 (cost of living increases most years)

Supplemental Security Income (SSI)

How to apply:

- Online at <https://www.ssa.gov/>
- In person at an SSA office

If an adult SSI applicant is unable to sign or understand the application, a person responsible for their care can sign (guardianship is not necessary).

Supplemental Security Income (SSI) Eligibility

- Limited income/resources.
 - \$2,000 resource limit for individuals
 - After age 18, parents' income/resources not considered
- Disabled (unable to engage in substantial gainful activity due to physical/mental condition), 65 or older, or blind.
- Citizenship/immigration status requirements.

Supplemental Security Income (SSI)

- SSA may appoint a Representative Payee to manage the benefits of an adult unable to manage their own benefits.
- Representative Payees must make sure the person's SSI benefits are used for the person's care and needs.

Supplemental Security Income (SSI)

How to apply to be a Representative Payee:

- contact your local SSA office
- must provide social security number
- guardianship is not necessary

For more information, see: <https://www.ssa.gov/payee/index.htm>

Supplemental Security Income (SSI)

- Sign rental agreement between young adult/parents to avoid 1/3 reduction in SSI, give copy to SSA
 - Should charge “fair rental value”
- Bank account should only have SSI in it – don’t put other funds in the account or link to other accounts
- SSI = automatic Medicaid eligibility

SSI for kids compared to SSI for adults

Age 18 Redetermination



	Before Age 18	At/After Age 18
Are the parents' income and resources counted?	Yes	No
Are the applicant's own income and resources counted?	Yes	Yes
What is the disability standard?	Physical and/or mental condition(s) that seriously limit the child's activities	Adult is unable to engage in substantial gainful activity (work)
How long does the disability need to have lasted/be expected to last?	At least one year	At least one year

Tips for Receiving Benefits

- Read applications and requests for information carefully and provide complete information.
- Learn the rules of the benefit program, including what you need to report and when.
- Most programs have periodic eligibility reviews.
- Report changes in income in writing as soon as possible, and keep a date-stamped photocopy.

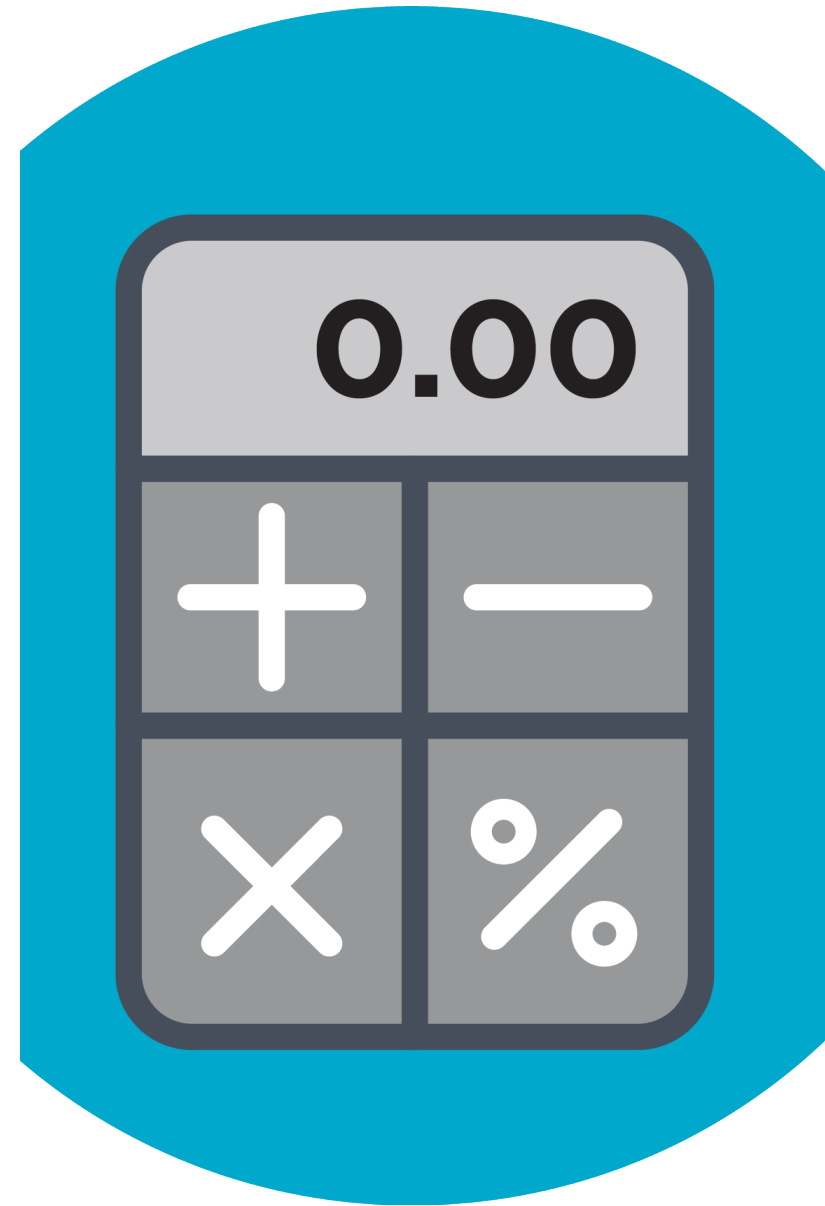
Tips for Receiving Benefits

- Ask for reasonable accommodations for disabilities if needed.
- Ask for free interpretation and translation services if needed.

Appeals of Benefits Decisions

- Agencies must send written notice of decisions (terminations, reductions, overpayments).
- You have the right to appeal if you disagree.
- Information about deadlines & how to appeal will be included in the notice.
- **DON'T DELAY** – you may miss your right to appeal (usually must appeal within 10 days to get continuing benefits during appeal).

Financial Planning and Public Benefits



Why do I need to worry about financial planning?

- People can be terminated from some programs -including SSI and Medicaid - if their income or assets are too high (e.g., \$2000 asset limit for SSI).
- There are financial tools that may help people remain eligible if they receive income/resources that would put them over the limit.

Tools for Financial Planning

Special needs trusts:

<https://www.washingtonlawhelp.org/resource/special-needs-trusts-and-able-accounts>

- Set up by private attorney
- No direct access to funds
- \$ can't be spent on food & shelter
- Payments are made by trustee to 3rd parties for services
- Can be costly to set up and manage

Developmental Disabilities Endowment Trust Fund

<https://ddetf.wa.gov/>

- For people on DDA
- Administered by The Arc

ABLE Accounts:

<https://www.washingtonstateable.com/>

More like a bank account

- \$ can be used on “qualified disability expenses”
- \$ can be used on food & shelter
- Limits on yearly contribution and amount in account
- Can have both special needs trust and ABLE account

Resources

- ❖ www.washingtonlawhelp.org
- ❖ www.informingfamilies.org
- ❖ www.arcwa.org
- ❖ www.seattlechildrens.org/health-safety/classes-events/child-disabilities-turning-18/