

# “Childhood Benefits: Key Considerations”

by Tom Kendziorski and Penny Canada  
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Having a son or daughter with special needs under age 18 yields fewer available programs, services, and financial benefits, than for adults. This is primarily because parental income counts against the child. Contact The Arc of Oakland County for additional community resources and/or referrals specific to your needs. Here is a handy listing for your consideration:

- Apply at the Social Security Administration (“SSA”) for **Supplemental Security Income** (“SSI”), which brings along automatic **Medicaid** eligibility; however, parent’s earned and unearned income is *deemed* against the child with special needs --- most minor children with a disability do not qualify for SSI due to the income of a parent.
  - Note: if there is a death, disability or retirement (over age 62) of a parent, apply for **Social Security** survivor/dependent’s benefits: for spouse and minor child (-ren).
- Apply to the **Oakland Community Health Network** (“OCHN”) for long-term developmental disability support services:
  - OCHN Intake telephone number: 248-464-6363; NOTE: Medicaid Required!
    - If eligible, select service provider agency, either: MORC, Inc., or, Community Living Services – Oakland
- **Children's Waiver Program** (CWP) makes it possible to receive Medicaid eligibility for funding home and community-based services for children who are under age 18. To be eligible for the CWP, the child must have a documented developmental disability and need medical or behavioral supports and services at home. In addition, the child must have behavioral or medical and habilitative needs at home on a consistent daily basis that meet requirements for the level of care for an “Intermediate Care Facility for Individuals with Intellectual Disabilities.” To start the process, the family contacts the Community Mental Health Services Program in the county of residence and requests an assessment for a pre-screen for the CWP.

For children who are enrolled in the CWP, parental income is not considered when the Medicaid eligibility determination is made; if the child has income or resources, it is considered.

NOTE: If a child is already Medicaid eligible, in-home services can be requested directly through the access-intake center of the community mental health office located in your county of residence without the CWP.

Eligibility requirements include all of the following: (can you answer yes to all these questions?)

- The child must be under the age of 18.
- The child must have a developmental disability as defined in Michigan state law. A developmental disability is not based on diagnosis. Instead, a developmental disability is based on documented evidence of “substantial functional limitations” in three or more of the following seven areas (considering the age of the child):

- a. self-care (bathing, grooming, dressing, toileting, eating)
  - b. expressive and receptive language
  - c. learning
  - d. mobility
  - e. self-direction
  - f. If a child is age 16 or older: capacity for economic self-sufficiency
  - g. If a child is age 16 or older: capacity for independent living.
- The child must have identified needs for a consistent, aggressive program of in-home services and supports focused on developing skills for the child to function with as much independence as possible and/or to prevent the loss of current abilities.
- The child must live with a birth or legally adoptive parent or with a relative who has been named the legal guardian by the court (and who is not paid to provide foster care for the child).
- Seek out **special education services** from resident school district. Advocacy services are available from:
  - The Arc of Oakland (248-816-1900; [www.thearcoakland.org](http://www.thearcoakland.org))
  - Michigan Alliance for Families (1-800-552-4821; website: [info@michiganallianceforfamilies.org](mailto:info@michiganallianceforfamilies.org))
  - Michigan Protection & Advocacy Services (1-800-288-5923; <https://www.mpas.org>)
- **Family Support Subsidy** (Michigan), a program through Michigan Department of Health and Human Services, provides a payment of \$222.11 per month. The minor child must have a special education eligibility category of either: “Cognitive Impairment – Severe (“CI-S”),” “Severely Multiply Impaired (“SXI”), or Autism Spectrum Disorder (ASD). Family annual gross income on a Michigan tax return can be no greater than \$60,000.00.
- **Children’s Special Health Care Services** (“CSHCS”) is a program through the Michigan Department of Health and Human Services, for children with physical impairments --- provides help to families of a child (-ren) who have chronic health conditions or disabilities. Children must have a qualifying medical condition and be 20 years old or younger. Persons 21 years and older with Cystic Fibrosis or certain blood coagulation disorders may also qualify for services. Families of all income levels are eligible to enroll. CSHCS:
  - helps pay for a child's special medical care needs and medications;
  - helps arrange for supplies and equipment (wheelchairs, etc.);
  - assists with referrals to specialists and other community resources; and,
  - families of all income levels are eligible to enroll in the CSHCS program.
- The **Food Stamps (“Bridge Card”)** program, otherwise known as the “Supplemental Nutrition Assistance Program,” is acquired at a local Michigan Department of Health and Human Services office. Minor children do not directly qualify for Food Stamps, only their parents may

do so based primarily upon family income and assets and the number of dependents in the household.

- **Applied Behavioral Analysis (“ABA”) Therapy** is available for children with autism spectrum disorder (ASD). Coverage for ABA services is available to Medicaid-eligible children under the age of 21 who are diagnosed with ASD and who meet medical necessity criteria. ABA is a Medicaid-covered service under the Behavioral Health Treatment “umbrella” within the Early and Periodic Screening, Diagnosis and Treatment (EPSDT) benefit. Private health insurance coverage for ABA therapy typically terminates at age 18.
- Create a **Special Needs Trust** within your estate plan to protect the loss of governmental benefits and/or family assets for future needs:
  - seek a lawyer referral to author the necessary documents;
  - seek financial planning advice; and,
  - write a “Letter of Intent.”
- Consider personal income tax issues by obtaining a copy of The Arc Michigan’s **Annual Income Tax Guide**. A free copy may be found on-line at: <http://thearcoakland.org/informational-resources/income-tax-guide/>
- Consider opening an **ABLE Act** savings account. This is where a child with a disability may accumulate assets over \$2,000 while still maintaining eligibility for needs-based benefits (for example, SSI and Medicaid). (In Michigan, on-line registration is available at: [www.MIABLE.org](http://www.MIABLE.org); national information is at: [www.ablenrc.org](http://www.ablenrc.org));
- **Medicaid Health Care Eligibility (see: <https://www.michigan.gov/mibridges>)**

Health care coverage is available to individuals and families who meet certain eligibility requirements. The goal of these health care programs is to ensure that essential health care services are made available to those who otherwise do not have the financial resources to purchase them.

It is very important that individuals and families obtain health care coverage. In Michigan, there are many health care programs available to children, adults, and families. Specific coverages may vary depending on the program and the applicant's citizenship status (some non-citizens may be limited to coverage of emergency services only). The Michigan Department of Health and Human Services (MDHHS) determines eligibility for most of the health care programs that are administered by the State of Michigan).

All of the health care programs in Michigan have an income test, except Children's Special Health Care Services, and some of the programs also have an asset test. These income and asset tests may vary with each program. For some of the programs, the applicant may have income that is over the income limit and still be able to obtain health care benefits when their medical expenses equal or exceed their deductible (formerly known as spend-down) amount.

## **CHILDREN**

### **U-19**

U-19 is a Medicaid health care program for low-income children under age 19. There is only

an income test. There is no monthly premium for this Medicaid program. Most children who are eligible for U-19 Medicaid are enrolled in a Medicaid health plan. This program provides a comprehensive package of health care benefits including vision, dental, and mental health services. Contact the local MDHHS office in your county to apply for this program or apply online at [www.michigan.gov/mibridges](http://www.michigan.gov/mibridges).

### **MiChild**

MiChild is a health care program for children who are under age 19 administered by the Michigan Department of Health and Human Services. It is for the low income uninsured children of Michigan's working families. MiChild has a higher income limit than U-19 Medicaid. There is only an income test. There is a \$10 per family monthly premium for MiChild. The \$10 monthly premium is for all of the children in one family. The child must be enrolled in a MiChild health and dental plan in order to receive services. Beneficiaries receive a comprehensive package of health care benefits including vision, dental, and mental health services. Contact the local MDHHS office in your county to apply for this program or apply online at: [www.michigan.gov/mibridges](http://www.michigan.gov/mibridges). For more information, visit the MiChild website at: [www.michigan.gov/michild](http://www.michigan.gov/michild).

### **Children's Special Health Care Services (CSHCS)**

(see description above; Page 2)

### **Under 21**

Medicaid is available to eligible persons under age 21. There is an income test and an asset test for this program. If income is over the income limit, the person is assigned a deductible. Persons may incur medical expenses that equal or exceed the deductible and still qualify for this program. Beneficiaries receive a comprehensive package of health care benefits including vision, dental, and mental health services. Contact a local MDHHS office in your county to apply for this program or apply online at: [www.michigan.gov/mibridges](http://www.michigan.gov/mibridges).

### **Medicaid and Supplemental Security Income (SSI) for Children**

SSI is a cash benefit for disabled children whose families have low income. The Social Security Administration (SSA) determines SSI eligibility. The beneficiaries are automatically eligible for Medicaid and they receive the comprehensive package of health benefits including vision, dental, and mental health services. Most beneficiaries are enrolled in a Medicaid health plan. Medicaid may continue even if SSI stops.

### **Special Disabled Children**

Medicaid is available to children who received SSI benefits on August 22, 1996, provided the child meets current SSI income and resource standards and the definition of childhood disability in effect before the 1996 revised disability definition. The comprehensive health care package of Medicaid benefits is available. Contact a local MDHHS office located within your county to apply for this program.