

Funding Sources for People with I/DD

Katy Clouse, MSW

Alphabet Soup!

- The Local Education Agency (LEA) which is your school district
- Individuals with Disabilities Education Act (IDEA)
 - Individualized Education Plan (IEP)
- Vocational Rehabilitation (VR)

- TennCare
 - Managed Care Organizations (MCOs)
- Social Security Administration (SSA)
- Department of Intellectual and Developmental Disabilities (DIDD)

Social Security/Paid Employment

- Rent/Mortgage
- Utilities
- Phone
- Personal Spending
- Any additional medical expenses not otherwise covered (OTC meds, supplements)

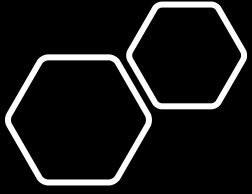
TennCare/Medicare

- Doctor's Visits
- Hospital Stays
- Emergency Room
- Surgery
- Therapy for Acute conditions
- Home Health
- Behavior Analyst
- Durable Medical Equipment
- Medical Supplies

ECF Waiver

- Residential Services (CLS)
- Day/Employment Services
- Nursing
- Therapy for chronic conditions
- Dental
- Some equipment not covered by Medicare/TennCare

Funding Streams for Adults



Social Security

- SSI
- SSDI/SSA



The ArcTM

Williamson County

Supplemental Security Income (SSI)

- Monthly payments to adults and children.
- TennCare eligibility category
- Income and Resource limits
 - Under 18—parent incomes considered
 - Over 18—person's income only
 - Federal Poverty Level (FPL) for one person in 2022 is \$1133/month or \$13,590/year
 - SSI qualification is 74% of FPL which is \$841/month
- Employment will affect the amount of SSI a person receives
- Achieving a Better Life Experience (ABLE) Accounts can help offset
 - SS will disregard the first \$100,000 in the account
 - <https://www.ssa.gov/ssi/spotlights/s-pot-able.html>
- <https://www.ssa.gov/benefits/ssi/>

Social Security Disability Income (SSDI)

- Also known as “Disability Benefits”
- Eligibility
 - The person has worked and paid Social Security Taxes on the earnings or
 - Draw off of parent’s contributions
 - Parent retires
 - Parent dies
- After a person draws SSDI for 24 months, they become eligible for Medicare coverage.

Medicare and TennCare

Insurance

TennCare

- Medicaid Financial Eligibility Requirements
 - <https://www.tn.gov/content/dam/tn/tenncare/documents/eligibilityrefguide.pdf>
 - For our purposes, focus on “Aged, Blind, Disabled” and the “Medicare Cost Sharing” categories.
 - Must also prove disability status.
 - Three contracted Managed Care Organizations (MCOs)
 - BlueCare
 - Amerigroup
 - United

Medicare

- Health Insurance for people who are 65 and older.
- Adult children with disabilities can also get coverage
 - SSDI recipients
- Parts of Medicare
 - Part A—Hospital Insurance (Skilled Nursing, Home Health, Hospice)
 - Part B—Medical Insurance (Doctors, DME, Preventative Care, Outpatient Care)
 - Part D—Prescription Drug Coverage
- Medicare can have monthly premiums, depending upon the person's income.

Medicaid Waivers



Katie Beckett “Waiver”

- Children under 18 who have disabilities or complex medical needs but do not meet financial eligibility due to their parents’ income/assets.
- Part A—eligibility for TennCare Medicaid
- Part B
 - Not enrolled in TennCare
 - Funding up to \$10,000 per year to cover insurance premiums or costs insurance will not cover
 - DIDD Case manager
- <https://www.tn.gov/didd/katie-beckett-waiver.html>

Employment and Community First Choices (ECF) Waiver

- Services to “help people become employed and live as independently as possible in the community”
 - Different benefit groups have different services
 - <https://www.tn.gov/content/dam/tn/tenncare/documents/MemberBenefitTable.pdf>
- I/DD and Financial Eligibility
- Application: <https://www.tn.gov/didd/employment-and-community-first-choices.html>
- A TennCare Waiver managed by the MCOs
- Consumer Direction with some services

CHOICES Waiver

- Adults over 21 with a physical disability and seniors 65 and over.
- Medicaid financial eligibility
- Groups
 - 1-Nursing Facility (NF) care
 - 2-People who meet NF level of care but choose to remain at home.
 - 3-At risk of needing NF Care
- Services
 - <https://www.tn.gov/tenncare/long-term-services-supports/choices/what-home-care-services-are-covered-in-choices.html>
 - Some services can be consumer directed
 - To Apply: Greater Nashville Area Agency on Aging and Disability 615-255-1010
benefits@gnrc.org

Other Waivers Closed to New Enrollment (DIDD Waivers)

- 1915c Waivers
 - Statewide
 - Cost-Aggregate Cap (CAC)
- Self-Determination Waiver

Other Sources of Funding



Individualized Education Account (IEA)

- A “school-choice” program for eligible students with disabilities.
- \$ is determined by the amount per pupil the zoned school receives.
- Debit Card
- <https://www.tn.gov/education/iea/iea-parents-students/iea-student-application-and-renewal.html>

- Uses
 - Tuition, fees, textbooks
 - Tutoring
 - Educational Therapies
 - Curriculum
 - Computer/Tech
 - Test fees
 - Public School Services
 - Transportation
 - ABLE account contributions
 - ESA Contributions

TEIS- Extended Option

- Federal law requires the state provide early intervention services to eligible children from birth to age 3.
- Tennessee Early Intervention System (TEIS)
 - Extended services past a child's 3rd birthday until the start of the school year following the child's 4th birthday.
 - Eligibility
 - Has a current Individualized Family Service Plan (IFSP) through TEIS.
 - Has been determined eligible for school district special education services.
 - Family chooses between services under and IFSP or IEP.
 - <https://www.tn.gov/didd/for-consumers/tennessee-early-intervention-system-teis/extended-services.html>

Medicaid Alternative Pathways to Independence (MAPs)

- New DIDD Program
 - Students exiting the school system or have recently exited and waiting on traditional waiver services
 - Virtual Community Resource Map (VCRM) to help establish community networks and independent living skills through supports
- Services
 - Enabling technology
 - Transportation
 - Peer Mentoring
 - Employment Services
 - <https://www.tn.gov/didd/for-consumers/maps.html>

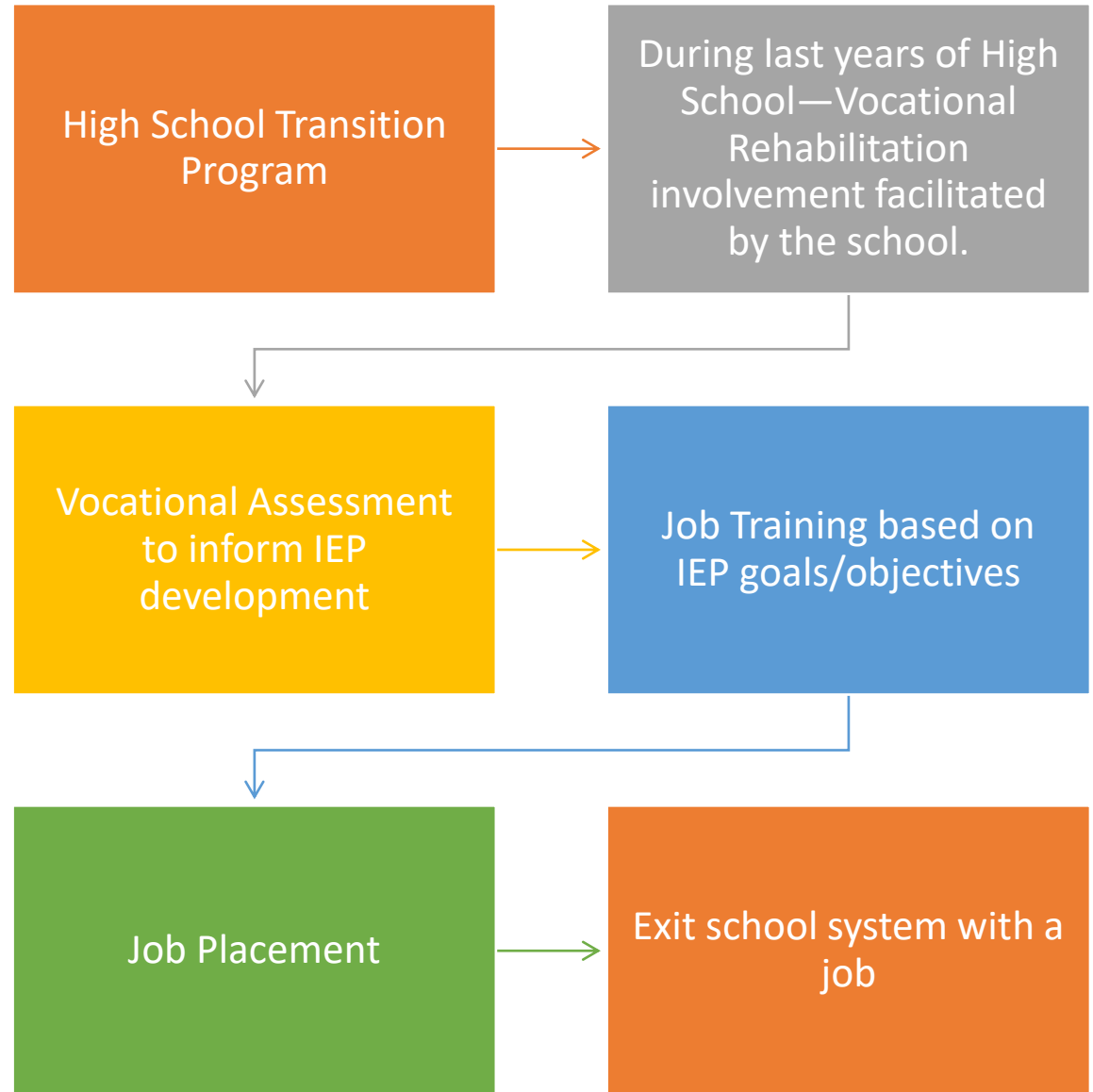
Vocational Rehabilitation (VR)

- Services to prepare for, secure, retain, or regain employment
- Person should be able to benefit from VR services to obtain a job (they are “employable”)
- VR Counselor

Services

- Training
- Transportation/maintenance
- Transition programs from school to work
 - Students in school can go through the VR process while they are still in school.
 - Vocational Assessment
 - Post-secondary Training
 - Tennessee Rehabilitation Center in Smyrna
<https://www.tn.gov/humanservices/ds/trc-smyrna.html>
 - Project SEARCH
<https://www.tn.gov/humanservices/ds/vocational-rehabilitation/transition-services/project-search.html>
 - Job Placement
- Personal Care Assistance
- Technology
- Job Placement
- Supported Employment
- Client Assistance Program (Disability Rights Tennessee administrators)

Transition from School



Family Support Program

- People with developmental or severe lifelong disability that results in substantial functional limitations in three or more major life areas.
- Tennessee Resident
- Cannot live in a group home, foster home
- Cannot be enrolled in a waiver
- Provides a limited amount of funding per year for services like:
 - Respite
 - Equipment
 - Vehicle modification
 - Supplies
 - Camp
- Maury County—Buffalo River Services
 - Mary Staggs (Mary.Staggs@brstn.org)
 - 931-762-3381
- Williamson County—The Arc
 - Alex Griner (alex.griner@thearcwc.org)
 - 615-790-5815



Questions?