

# State and Federally Funded Programs for People with I/DD

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## 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)
- Long-Term Support Services (LTSS)



### Social Security/Paid Employment (Food and Shelter)

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

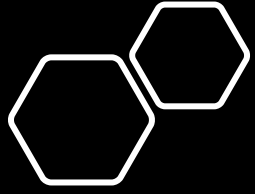
### TennCare/Medicare

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

### ECF Waiver/LTSS

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

# Funding Streams for Adults



# Social Security

# Supplemental Security Income (SSI)

- Monthly payments to adults and children.
- TennCare eligibility category
- Income and Resource limits (“means-tested”)
  - 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/>

# A note about Resources

- Not all resources are counted; some are exempt:
  - Home of any value
  - 1 Automobile of any value
  - Furniture, clothing, and personal care items
  - Burial plots, certain types of life insurance contracts, and miscellaneous other assets

## 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
  - Entitlement Program
- 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](mailto: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





# TN Strong Families

- Implemented July 2023
- Children in DCS Custody and in foster care who have a diagnosis of ID/DD
- Healthcare Reimbursement Account (HRA) \$20,000 authorized from January 1-December 31
- Foster family can use these funds for medical needs (<https://www.irs.gov/pub/irs-pdf/p502.pdf>) not covered by TennCare



# 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 (the IDEA) 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 3<sup>rd</sup> birthday until the start of the school year following the child's 5<sup>th</sup> 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)

# 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](mailto:Mary.Staggs@brstn.org))
  - 931-762-3381
- Williamson County—The Arc
  - Alex Griner ([alex.griner@thearcwc.org](mailto:alex.griner@thearcwc.org))
  - 615-790-5815



Questions?