# **Navigating Adult Resources**

SBANT Education Day February 24, 2024





## SSI (Supplemental Security Income)



- SSI provides monthly payments to people with disabilities and older adults who have little or no income or resources.
- Eligibility is based on:
  - Income
  - Resources
  - Disability or age
  - Additional qualifications for noncitizens
- Amount of payment may be affected by:
  - Income
  - Living situation

### **Applying for SSI**

- ■Begin online by going to: www.ssa.gov/ssi/start.html
- Fill out basic information (name, birthday, Social Security number, address, phone number)
- Social Security staff will mail an appointment to apply for benefits

□ Call 1-800-772-1213 to schedule an appointment

### **After Applying**

- Your application is sent to a Disability Determination Services (DDS) office in Texas
- The DDS office takes 6-9 months to review the application and medical records
- You will be mailed a decision.
- If you are approved, your financial documents will be reviewed
- You will be mailed the amount of money you will be sent every month

### **SSI Appeals**

- You have 60 days to appeal a decision
- Appeal process steps include:
  - Ask that the Social Security Administration reconsider their decision
  - Request a hearing with an administrative law judge
  - Request a review with the Appeals Council
  - File a federal district court action with the U.S. District Court
- Consider seeking legal help to appeal

### **Legal Resources for Benefits Appeals**



- State Bar of Texas Lawyer Referral Service 1-800-252-9690
- Legal Aid
  - Legal Aid of Northwest Texas www.lanwt.org 1-888-529-5277
- National Organization of Claimants' Representatives www.nosscr.org 845-682-1881

What You Need to Know About Supplemental Security Income (SSI) | Texas Law Help

### **ABLE Accounts**



Texas ABLE | Savings Program for Texans with Disabilities

### **Texas ABLE Eligibility**



- Benefits may include:
  - Option to save for disability related expenses while maintaining benefits such as SSI and Medicaid
  - Tax benefits
- Eligibility is based on:
  - Texas resident
  - Disability present before age 26
  - Disability can be proved
    - SSI or SSDI eligibility
    - Physician's diagnosis
    - Compassionate allowance

### **Texas ABLE Accounts Qualified Expenses**

- Qualified disability expenses may include:
  - Education
  - Housing
  - Transportation
  - Employment training and support
  - Assistive technology
  - Personal support services
  - Health, prevention, and wellness expenses
  - Legal fees

#### **Texas ABLE Enrollment**

- An eligible induvial age 18+ can open their own account
  - An Authorized Legal Representative can open an account in some cases
- Enroll online at www.texasable.org
- Minimum \$50 contribution to open an account
  - \$25 minimum for future contributions
- Learn more:
  - ☐ Attend a Texas ABLE online webinars-next webinar is March 20<sup>th</sup>
    - www.texasable.org/events/
  - ☐ Attend an ABLE today online webinars-next webinar is April 4<sup>th</sup>
    - www.abletoday.org/webinar-home

### **Ticket to Work**



Meet Ben! An Introduction to Ticket to Work (youtube.com)

#### **SSI** and Work

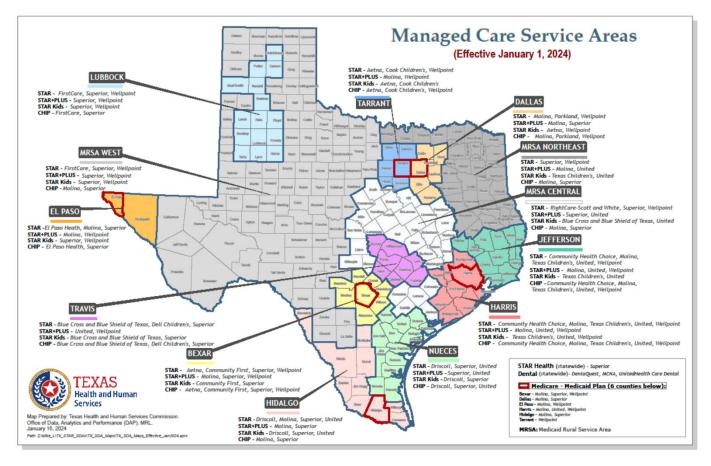


- Ticket to Work is a free program for people ages 18-64 who receive Social Security disability benefits and want to work
- Learn more:
  - ☐ Call the Ticket to Work Helpline 1-866-968-7842
  - □ Visit the Tick to Work website <u>www.choosework.ssa.gov</u>
  - ☐ Attend an online webinar-next webinar is February 28<sup>th</sup>
    - www.choosework.ssa.gov/wise/

#### **SSI** and Medicaid

- In Texas, people who are eligible for SSI benefits are automatically eligible for Medicaid.
- The Social Security Administration will notify the state of Texas. Recipients will be mailed a Medicaid card.
- Adults who receive SSI will choose a local STAR+PLUS plan.
- □Call the Texas Enrollment Broker Helpline at 1-800-964-2777 to confirm or change your plan.

#### **Texas Medicaid MCOs**



### Making the Most of Medicaid Coverage

- Choose the plan that works best for you:
  - Do your doctors accept the plan?
  - What value-added services are available?
    - ☐ STAR+PLUS Comparison Charts | Texas Health and Human Services
  - How is the plan rated?
    - ☐ Managed Care Report Cards | Texas Health and Human Services
- Contact your plan to ask for a service coordinator
  - Service coordinators can help you get the services you need. They can help manage your health care and long-term care needs and connect you with community resources.
- ☐ Make sure you have established care with a primary care provider (PCP)
  - PCPs can refer you to specialists
  - PCPs can write orders for equipment and supplies

#### **Medicaid Waivers**

- Medicaid waivers "waive" some typical Medicaid requirements.
- Medicaid waivers provide regular Medicaid services plus additional benefits. Waivers offer different benefits and have different annual budget limits.
- You can be on the interest list for multiple waivers, but only enrolled in one waiver at a time.
- Some interest lists can be many years long.
- Waivers include:
  - Community Living Assistance and Support Services(CLASS)
    - Provides home and community-based services to people with a related conditions
    - ☐ Call 877-438-5658 to be placed on the CLASS interest list
  - STAR+PLUS
    - Allows individuals who would otherwise require nursing home or other institutionalized care to receive long-term service and supports in the community
    - Contact your STAR+PLUS service coordinator to ask about this waiver
  - HCS (Home and Community-Based Services)
    - Supplies services and supports to people with an intellectual disability or a related condition in their own home or other community setting
    - □ Call your local intellectual and disability authority (LIDDA) to be placed on the HCS interest list <u>www.apps.hhs.texas.gov/contact/la.cfm</u>
  - Texas Home Living (TxHmL)
    - Offers services and supports to people with an intellectual disability or a related condition who live with family or in their own home
    - ☐ Call your local LIDDA to be placed on the TxHmL interest list www.apps.hhs.texas.gov/contact/la.cfm

### **Other Options for Medical Care**

- Commercial plans from an insurance company
- Commercial insurance through an employer or spouse's employer
- Commercial insurance through a parent's employer
- Government programs
  - Medicare
  - Medicaid Buy-In
    - Low-cost Medicaid services for adult with disabilities who work
    - Must live in Texas
    - Meet income (less than \$2,453/month) and asset (no more than \$2,000) requirements
    - □ Call 2-1-1 or go to <u>www.yourtexasbenefits.com/Learn/GetPaperForm</u> to get a Medicaid Buy-In application
  - County Indigent Health Care Program
    - Must live in Texas
    - Have an income at or below 21% of federal poverty guidelines
    - Have resources less than \$2,000
    - Not be eligible for Medicaid
    - ☐ Contact 512-438-2350 to get information about your county program
  - Federally Qualified Health Centers (FQHCs)
    - ☐ Visit www.findahealthcenter.hrsa.gov to find the closest FQHC
- ☐ Learn about your coverage options by calling the Texas Department of Insurance at 1-800-252-3439

### **Aging and Disability Resource Centers (ADRCs)**



- ADRCs provide information and referral and access to long-term services and supports (LTSS)
- They have specialized knowledge of:
  - Medicaid waiver programs
  - Community Attendant Services
  - Medicare
  - SNAP
  - Area Agency on Aging Programs
  - Subsidized housing for older adults and adults with disabilities
  - Public transportation
  - Home-delivered meals
  - Supports for caregivers

□Call 1-855-937-2372 to be connected to your local ADRC

## **Centers for Independent Living (CIL)**



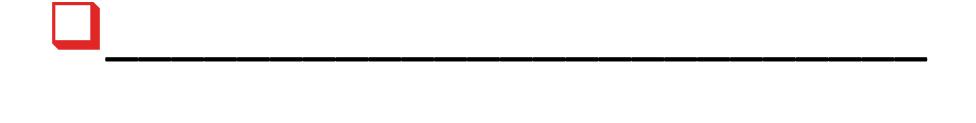


- CILs are non-profit organizations that help people with disabilities with their independent living goals
- Core services include:
  - Information and referral
  - Independent living skills training
  - Counseling
  - Advocacy
  - Transition Services

#### ☐ Contact your local CIL

- www.reachcils.org
- REACH of Dallas 214-630-4796
- REACH of Fort Worth 817-870-9082
- REACH of Plano 972-398-1111
- REACH of Denton 940-383-1062

### **Take Action!**



## **Thank You**

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