

## PLAN, PLAN, AND PLAN SOME MORE

**Apply for Social Security Supplemental Income (SSI)** for your child at 18 or later. SSI provides a modest cash benefit (\$794 per month as of Jan. 2021) and provides access to public-funded mental health and disability services not available to those with private insurance only. To qualify, a child must have a chronic disability that makes it unlikely he or she will be self-supporting. After age 18, family income no longer figures in eligibility calculations, but your child cannot have assets of \$2,000 or more. You can apply for SSI with the help of an attorney specializing in Social Security or do it yourself online at [www.ssa.gov](http://www.ssa.gov). SSI qualification information for those with a bipolar diagnosis can be found at <http://www.ssdrc.com/bipolar-disorder.html>

**Apply for Medicaid** medical assistance for your child. Generally, those who qualify for SSI also qualify for Medicaid. Even if your child doesn't qualify for SSI, he or she may be able to get Medicaid. Your state Medicaid agency, Social Security office or state or county social services office can give you more information. Medicaid covers the cost of medications, doctor's services and hospitalizations, relieving parents of what can be a crushing burden. If your child is a disabled dependent on your family health insurance policy, Medicaid becomes a secondary insurer. This means your child has access to a wide array of medical providers, including those who do not take Medicaid alone. Private insurance pays first, and Medicaid pays all remaining bills. Your cost becomes zero. Like SSI, Medicaid opens the door to many services that are not available to those with private insurance only.

**Create a Special Needs Trust**, so that your disabled child will be cared for when you are not around. A Special Needs Trust (also called a Supplemental Needs Trust) provides funds to pay for services to enhance a disabled person's life while preserving eligibility for SSI, Medicaid and Medicare benefits, which have asset qualification limits. The trust, not the disabled individual, should be named as a beneficiary in your will and life insurance policies. The trust is overseen by a trustee(s) of your choosing, and should be written by an attorney or financial advisor with expertise in this area. You can find more information and referrals through the Academy of Special Needs Planners at [specialneedsanswers.com](http://specialneedsanswers.com) or the non-profit Special Needs alliance at [www.specialneedsalliance.org](http://www.specialneedsalliance.org)

**Seek out services.** Call your community mental health providers to ask what therapeutic services they offer, and whether there are therapeutic and/or recreational programs tailored to young adults. Go to every presentation or conference you can to gather information about programs that might benefit your child, including college disability supports, supported housing, employment training and job coaching. Get your child on every waiting list you can find. Supported housing programs, for example, often have years-long waiting lists, and may be open only to individuals with SSI and Medicaid.

Planning ahead can smooth the path to independence and prevent many parents' nightmare: an isolated, unemployed 40-year-old, playing video games in the basement.