

RESOURCE GUIDE FOR INDIVIDUALS WITH DEVELOPMENTAL DISABILITIES



MEDICAID

- **Arkids** - The ARKids program provides a full package of benefits under two coverage options based on family income: There is no charge when your child participates in ARKids A. For ARKids B, there are co-payments required for some services and it does not cover as much as ARKids A.
- **TEFRA** - The TEFRA program provided Medicaid services for children with disabilities who are not eligible for SSI. Some families will not have to pay anything as part of the program. Others pay a premium on a sliding scale,

SSI

- The Supplemental Security Income (SSI) program provides monthly payments to adults and children with a disability or blindness who have income and resources below specific financial limits.
 - Ages 0 to 18 - Income is based on household income
 - Ages 18 and over - Income is based on individuals' income
- Monthly payments vary – depending on income and other factors
- Medicaid comes with SSI

ARHIPP - THE ARKANSAS HEALTH INSURANCE PREMIUM PAYMENT PROGRAM

- AR HIPP pays for eligible Medicaid members and their families to receive health insurance through their job or COBRA. HIPP is designed to save money for Medicaid clients with high healthcare costs by reimbursing all or portion of the cost of health insurance provided by an employer or COBRA.
- With AR HIPP, Medicaid members keep their Medicaid coverage and receive the benefits of other insurance. This program also helps eliminate some of the out-of-pocket medical expenses of qualified members. In some cases, clients may also qualify to receive reimbursement for the premium cost of a family health insurance policy.
- <https://www.myarhipp.com/>

CES WAIVER

- The Community and Employment Support (CES) Waiver offers services in your community to support clients with intellectual or developmental disabilities (IDD) with all major life activities, such as living independently and working at a job with help from an employment coach. The program promotes inclusion for clients through community experiences and provides care coordination for getting services. The goal of the waiver is simple: it helps clients with IDD to live in the community rather than in an institutional setting such as a nursing home or Intermediate Care Facility.

CES WAIVER CONT.

- To learn more about waiver:

<https://humanservices.arkansas.gov/divisions-shared-services/developmental-disabilities-services/ces-waiver/>

- To get application:

<https://ardhs.force.com/DDSTReferral/s/referral-intake>

- Waiver waiting list contact - (501) 683-0571

PASSE – PROVIDER-LED ARKANSAS SHARED SAVINGS ENTITY

- PASSE is a program that serves Medicaid clients with complex behavioral health, developmental, or intellectual disabilities. The goal of the PASSE system is to monitor client's health care needs, keep them healthy, and help them reach goals. DHS, AFMC and each PASSE continues to work together internally to address questions or concerns for providers and clients about the PASSE program as they arise.

PASSE CONT.

A Medicaid client's services are managed and reimbursed by the PASSEs if the person:

- is on the Developmental Disabilities (DD) Waiver
- is on the DD Waiver wait list and gets Medicaid state plan services
- lives in a private DD Intermediate Care Facility
- has a Behavioral Health (BH) diagnosis and needs services in addition to counseling and medication management

PASSE CONT.

- Arkansas Total Care - (866) 282-6280
- Caresource - (833) 230-2005
- Empower Healthcare Solutions - (866) 261-1286
- Summit Community Care - (844) 405-4295
- PASSE Ombudsman – (844) 843-7351

ABLE – ACHIEVING A BETTER LIFE EXPERIENCE

- you can save for qualified disability expenses without losing your eligibility for certain assistance programs, like SSI and Medicaid.
- Balances of \$100,000 or less are excluded from your SSI resource limit.
- ABLE account owners who earn income may contribute additional funds beyond the annual \$16,000 contribution limit. (as of Jan 1, 2022)

QUALIFICATIONS FOR ABLE ACCOUNT

- Your disability was present before the age of 26; and
- One of the following is true:
 - You are eligible for SSI or SSDI because of a disability
 - You experience blindness as determined by the Social Security Act; OR
 - You have a similarly severe disability with a written diagnosis from a licensed physician that can be produced if requested.

SUPPLEMENTAL NEEDS TRUSTS

- **Supplemental needs trust** is a US-specific term for a type of special needs trust (an internationally recognized term). Supplemental needs trusts are compliant with provisions of US state and federal law and are designed to provide benefits to, and protect the assets of, individuals with physical, psychiatric, or intellectual disabilities, and still allow such persons to be qualified for and receive governmental health care benefits such as SSI, Medicaid, waiver, etc.

REASONS WHY SNT IS GOOD

- Avoids probate
- Closes loopholes in regular trust
- Provides a place to secure inheritance larger than the \$16,000.00 limitation of an ABLE account.
- Provides security for individual without affecting government benefits

TRUSTS: 1ST PARTY VS 3RD PARTY

- **1st party trust** – funded by income or resources owned by the individual themselves such as SSI, paycheck, money inherited directly, etc. Upon the death of that individual, money in the trust could be claimed by Medicaid for any expenses paid out for that individual. (clawback provision)
- **3rd party trust** – Set up and funded by a third party, such as parents, grandparents, siblings, cousins, the vet, etc. Anyone except the actual individual themselves. Good trust for inheritance. (No clawback provision)

GUARDIANSHIP

- A guardian is appointed by a court to assist with decisions relating to an incapacitated person's personal affairs, such as their medical care, where they live, and their other necessities of life.
- To the extent that an incapacitated person is capable of making or participating in informed decisions, the guardian is expected to consider their wishes when making decisions, as well as the values that the person established before the appointment of a guardian became necessary. A court may limit a guardian's powers based upon its determination that the incapacitated person is capable of making some decisions without assistance.

GUARDIANSHIP

- Guardianship of the person vs guardianship of the estate
- The guardian will be required to file written reports with the court, usually on an annual basis.
- Guardianship removes the individual's right to make their own decision.

POWER OF ATTORNEY

- Medical power of attorney – covers medical decisions
- Durable power of attorney – covers financial decisions
- Specific power of attorney – restricts the POA to a specific issue or issues.
- The individual granting power of attorney must show the capacity to understand what they are signing.
- The individual may terminate the power of attorney at any time.

SUPPORTED DECISION MAKING

- Supported Decision-Making (SDM) allows individuals with disabilities to make choices about their own lives with support from a team of people they choose. Individuals with disabilities choose people they know and trust to be part of a support network to help with decision-making.
- Supported Decision-Making is an alternative to guardianship. Instead of having a guardian make a decision *for* the person with the disability, Supported Decision-Making allows the person with the disability to make his or her own decisions.

IEP TRANSITION PLANNING

Is designed to be a **results-oriented process**, that is focused on **improving the academic and functional achievement** of the child with a disability to facilitate the child's movement from school to **post school activities**, including post-secondary education, vocational education, integrated employment (including supported employment), continuing and adult education, adult services, independent living, or community participation.

Can be started as early as 14 years of age

IEP TRANSITION PLANNING

- Is based on the individual child's needs, taking into account the child's **strengths, preferences, and interests**, and
- Transition includes **instruction, related services**, community **experiences**, the development of **employment** and other post school **adult living objectives**, and, when appropriate, acquisition of daily living skills and functional vocational evaluation

ARKANSAS REHABILITATION SERVICES

Our mission is to prepare a job-ready, career-bound workforce to meet the needs of Arkansas employers. We provide a comprehensive system of education and workforce programs and services to accomplish the following:

- Provide both youth and adults the necessary academic and technical skills for meaningful jobs.
- Work with business and industry to identify and provide grants for workforce training needs.
- Offer Arkansans of all ages the options to pursue a wide range of career choices.

ARKANSAS REHAB CONT.

- Ensure that workers have the foundation for lifelong learning that will allow them to enhance their existing skills and also to learn new skills in response to the current and future demands of a rapidly changing workplace.
- Assist individuals with disabilities in becoming productive citizens and workers.
- Supply employers with validation of skills through national certifications and licenses.

AFTER HIGH SCHOOL

- Arkansas Support Network
- Lifestyles
- Richardson Center
- Open Avenues
- Pathfinders
- Sources for Independent Living

WEBSITES

- TEFRA - <https://humanservices.arkansas.gov/divisions-shared-services/medical-services/healthcare-programs/tefra/>
- ArKids - <https://humanservices.arkansas.gov/divisions-shared-services/medical-services/healthcare-programs/arkids/>
- SSI - <https://www.ssa.gov/benefits/ssi/>
- ArHIPP - <https://www.myarhipp.com/>
- CES Waiver - <https://humanservices.arkansas.gov/divisions-shared-services/developmental-disabilities-services/ces-waiver/>

WEBSITES

- PASSE - <https://humanservices.arkansas.gov/divisions-shared-services/medical-services/healthcare-programs/passe/>
- ABLE - <https://savewithable.com/ar/home.html>
- Arkansas Rehabilitation Services - <https://www.arcareereducation.org/>

Questions?