

Financing the Future

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Your Child's Financial Plan?

- A. Help from family.**
- B. Apply for disability benefits.**
- C. Get a job.**
- D. No plans / Too early to say.**

Agenda

- Social Security Disability Programs
- Medicaid (QUEST)
- Supplemental Nutrition Assistance Program (SNAP)
- Employment

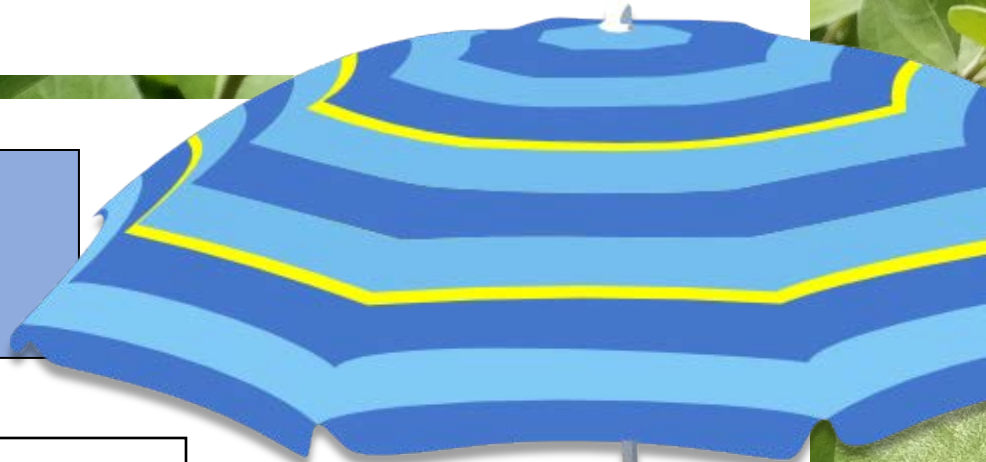
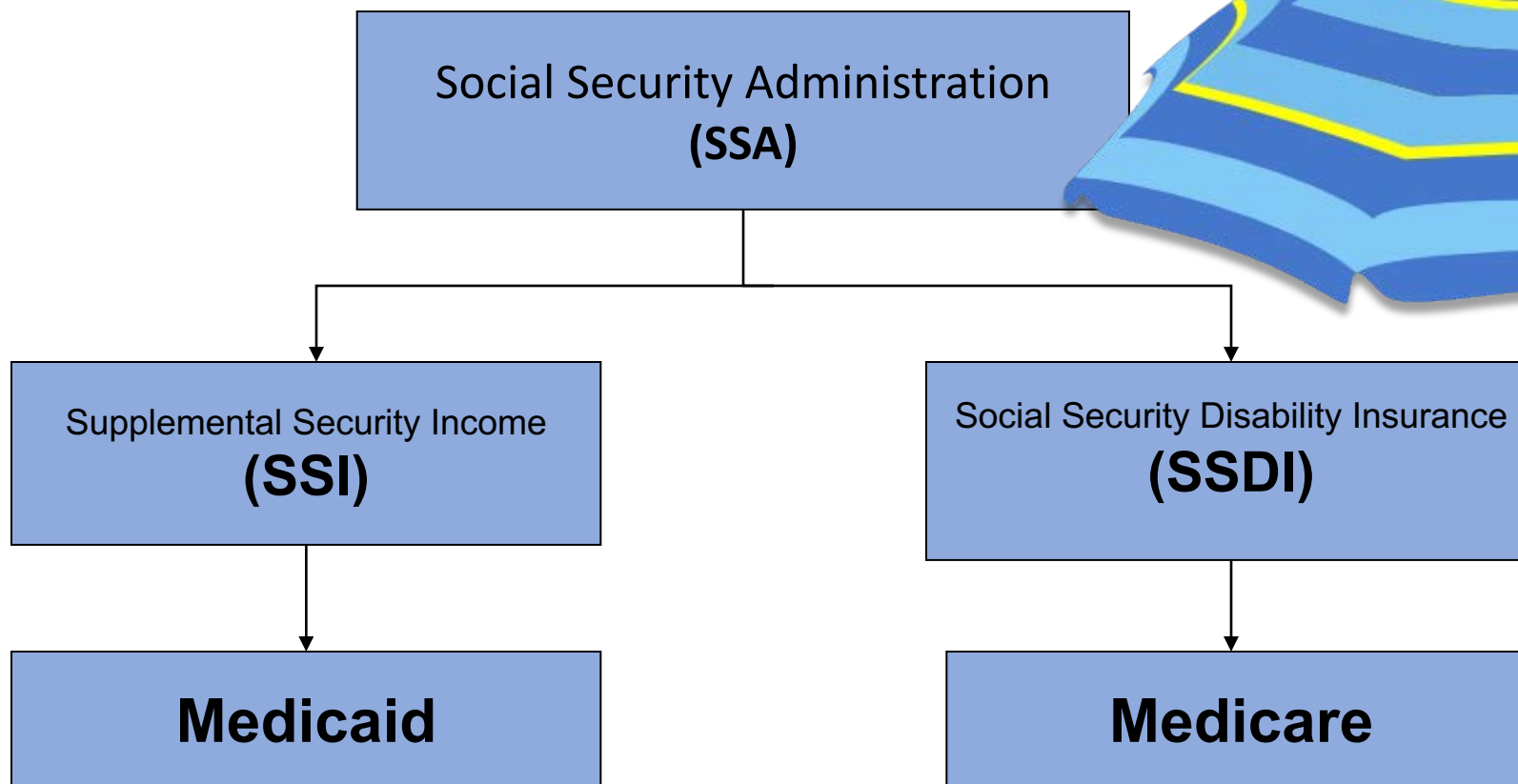
SSA Disability Programs

Supplemental Security Income (SSI)

Social Security Disability Insurance (SSDI)

Childhood Disability Benefits (CDB)

Social Security Disability Programs



Retirement

CDB

DWB

SSA Disability Programs

- Income assistance to a disabled beneficiary:
 - Supplemental Security Income (SSI): Up to \$794/month (2021).
 - Social Security Disability Insurance (SSDI): Based on past work history.
 - Childhood Disability Benefits (CDB): Based on a parent's work history.

Who is Disabled?

- Physical or mental impairment
- Unable to work at Substantial Gainful Activity level (2021 guidelines below)
 - Non-Blind: \$1,310/month
 - Blind: \$2,190/month

SSI Requirements

- Limited income
- Limited assets
- If under 18, a portion of parental income and assets will be counted

SSI Redetermination at Age 18

- Children who become eligible for Supplemental Security Income (SSI) benefits when they are under the age of 18 are required to have their eligibility re-evaluated when they reach the age of 18.
- There are major differences between the eligibility criteria for a child and the eligibility criteria for an adult.
- For example, a condition that may qualify a child for benefits may not necessarily qualify an adult for benefits.

SSDI Requirements

- Must have enough work history to reach insured status
- Earn up to 4 work credits a year
- Number of credits needed is based on age:
www.ssa.gov/planners/credits.html

CDB Requirements

- Beneficiary does not need to have worked
- Paid on a parent's Social Security earning record
- Must have acquired disability before 22 years old

- Parent must:
 - Be receiving Social Security retirement or disability benefit, or
 - Have passed away and have worked long enough under Social Security

SSA Resources



The screenshot shows a web browser window with the URL [ssa.gov/myaccount/](https://www.ssa.gov/myaccount/). The page features a blue header with the Social Security Administration logo and navigation links for SEARCH, MENU, LANGUAGES, and SIGN IN/UP. A prominent orange banner at the top reads "Coronavirus (COVID-19) Updates". The main content area is light blue and contains the text "Create your personal my Social Security account today". Below this, there is a paragraph of text: "A free and secure my Social Security account provides personalized tools for everyone, whether you receive Social Security benefits or not. You can use your account to view your Social Security record, apply for replacement Social Security cards, request a Social Security number application, estimate future benefits, and view the Social Security benefits you already receive. All information is secure and protected." At the bottom of the page, there are two blue buttons: "Create an Account" and "Sign In".

my Social Security Account
<https://www.ssa.gov/myaccount/>

SSA Resources

- Social Security Administration
 - Toll-Free 1-800-772-1213
 - TTY 1-800-325-0778
- Field Offices
 - Honolulu 1-855-572-4879
 - Kapolei 1-855-572-4866
 - Hilo 1-855-572-4860
 - Lihue 1-855-572-4842
 - Wailuku 1-855-572-4863



**When receiving SSI before age 18,
can it continue after age 18?**

- A. Yes, a disability is a disability.**
- B. No, they have to apply again as an adult.**
- C. Maybe, it depends on Age 18 Redetermination.**
- D. None of the above.**



Medicaid

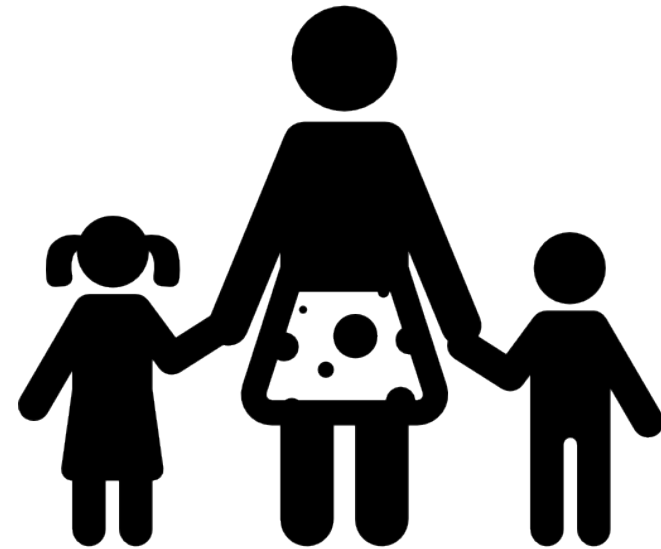
In Hawaii, our Medicaid program is called “QUEST.”

Medicaid (QUEST)

- State-run health insurance program for people with low income and little or no resources.
- Coverage is typically free.
- Can cover long term care for disabled individuals, including Developmental Disability Home and Community Based Services (HCBS).

Who Can Receive Coverage?

- Children
- Former Foster Children
- Pregnant Women
- Parents or Caretakers
- Adults
- Aged, Blind or Disabled



Medicaid Requirements

- Limited Household Income
- Limited Household Resources
- If under 18, parent's income and assets must be considered as part of the household.

Medicaid Resources

KOLEA

medical.mybenefits.hawaii.gov/web/kolea/home-page

State of Hawai`i
My Medical Benefits

中文 | Ilocano | 한국어 | Tiếng Việt | Other Languages

Am I Eligible?
You can find out if you and your family are eligible for Medicaid. To figure this out, we need some information about you and your family.

Ready to Apply?
Complete an application for a Medicaid account in order to start and manage your account and return to it later.

[Required Information to Complete a Medical Assistance Application](#)

KOLEA Medicaid Online Application
<https://medical.mybenefits.hawaii.gov>

Pre-Assessment

Apply Now

Medicaid Resources

- **Med-QUEST Customer Service**

- Toll Free 1-800-316-8005
- TTY 1-800-603-1201

- **Medicaid Ombudsman**

- Toll Free 1-888-488-7988
- Oahu (808) 746-3324
- TTY 711



SNAP

Supplemental Nutrition Assistance Program

Supplemental Nutrition Assistance Program

- SNAP provides low-income households with Electronic Benefit Transfer (EBT) cards that can be used like cash at most grocery stores to ensure that they have access to a healthy diet



SNAP Requirements

- Limited Household Income
- Limited Household Resources
- If **under 22**, parent's income and assets must be considered as part of the household.

Work Requirements

- Most adults must meet work requirements to continue receiving SNAP.
- Exempt if under 18.
- Exempt if determined disabled.

SNAP Resources

Public Assistance Information System

pais.dhs.hawaii.gov/PAIS/#!/

State of Hawaii
Department of Human Services
Public Assistance Information System (PAIS)
Public Assistance Toll Free Information Line: 1-855-643-1643

Public Assistance Information System

Aloha! Welcome to the Department of Human Services Public Assistance Information System.

For information about the Department of Human Services, click here.
[State of Hawaii Department of Human Services](#)

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[State of Hawaii Department of Human Services](#)

Online Application for SNAP Benefits
<https://pais.dhs.hawaii.gov/>

YOU CAN APPLY FOR SNAP AND/OR FINANCIAL BENEFITS ONLINE - [CLICK HERE](#)
You must be a resident of the State of Hawai'i to be eligible for money and/or SNAP benefits

YOU CAN CHECK YOUR CHILD'S PANDEMIC EBT STATUS ONLINE - [CLICK HERE](#)


SNAP Resources

- Public Assistance Information Line
 - Toll Free 1-855-643-1643
- Download and Print Application Form
https://humanservices.hawaii.gov/bessd/files/2020/02/SNAP_Application_2019.pdf



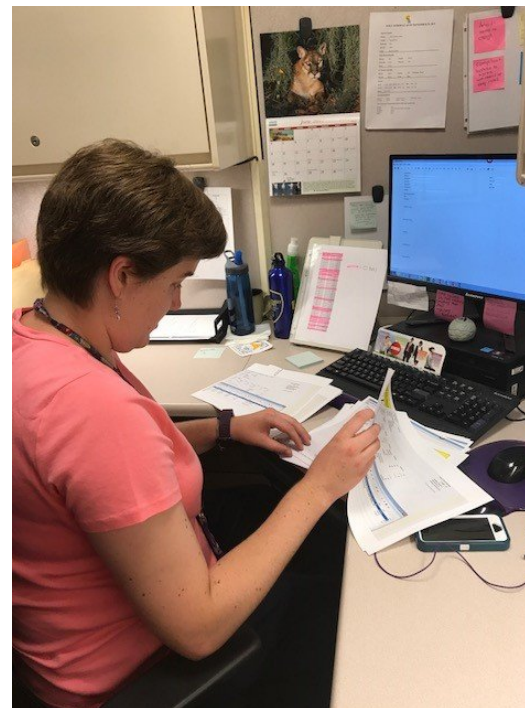
What services can be paid for by Medicaid in Hawai'i?

- A. Doctors.**
- B. Medication.**
- C. Home and Community Based Services (HCBS).**
- D. All of the above.**



Employment

Amy's Success Story



<https://choosework.ssa.gov/library/amy-success-story>

Work Incentives

Benefit programs that make it possible for people with disabilities to work and still receive monthly payments and health insurance.



Work Incentives

- Extend eligibility for medical benefits.
- Extend eligibility for cash benefits.
- Can support a transition to Self-Sufficiency.
- Different work incentives available for each benefit program.

More Information

The Red Book

ssa.gov/redbook



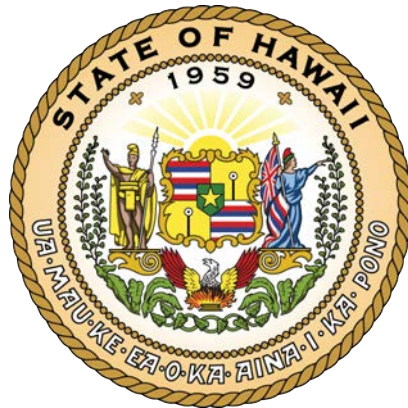
Benefits Planning

- Meet with a benefits counselor before you start working or when you start working.
- Stay informed about your disability benefits and use of work incentives so you can make informed decisions about work

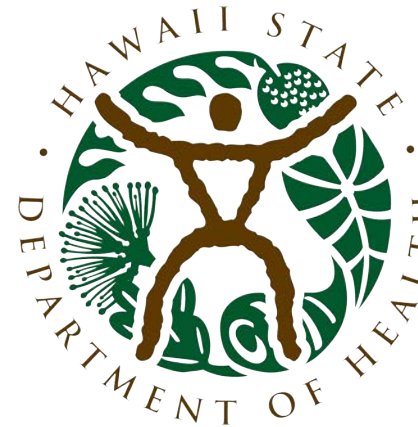
Benefits Planning Resources



**Work Incentives
Planning and
Assistance**



**Division of
Vocational
Rehabilitation**



**Developmental
Disabilities
Division**



**Some TTW
Employment
Networks**

WIPA Services



- Information and Referral
- Individualized Benefits Planning
- Benefits Summary and Analysis

WIPA Eligibility



- Eligible for Social Security or Supplemental Security Income (SSI) disability benefits ...
- AND working, looking for work or thinking about returning to work

How to Contact WIPA



Hawaii Work Incentives Planning and Assistance

Phone: (808) 956-9800

Toll-Free: (844) 499-3594

Fax: (808) 956-9530

Email: wipa@hawaii.edu

Web: <http://hireabilitieshawaii.org/wipa>

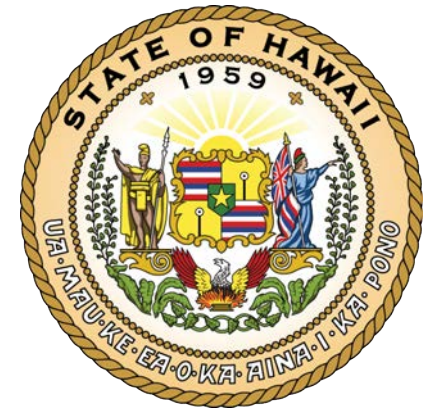
Division of Vocational Rehabilitation (DVR) Services

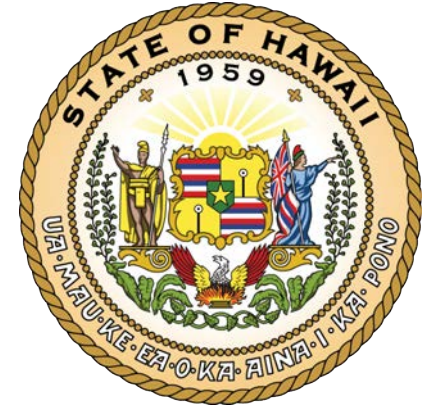


Assessment - Counseling And Guidance - Vocational
Training - Personal Adjustment - High School Transition
- Job Placement And Follow-Up - Maintenance And
Transportation - Independent Living Services -
Assistive Technology - Personal Attendant Services -
Supported Employment - Post-Employment Services

Division of Vocational Rehabilitation & Center on Disability Studies

**Transition Planning Presentations
Benefits Orientation
Benefits Counseling
Postsecondary Supports Project**





How to Contact DVR

Oahu Branch (808) 586-4920 (V/T)

Kapolei Office (808) 692-8603 (V/T)

Maui Branch (808) 984-8350 (V/T)

Molokai Section (808) 553-3621 (V/T)

Hawaii Branch (808) 974-6444 (V/T)

Kona Section (808) 323-0025 (V/T)

Kauai Branch (808) 274-3333 (V/T)

Services for the Blind Branch (808) 586-5269 (V/T)

Coming Next...

- ABLÉ Accounts
- Kal's Law