







## Agenda

The Magic Keys to Unlock Benefits



Social Security
Disability
Programs



2 Medicaid (QUEST)



SNAP/WIC



4 Employment



5
ABLE Accounts



# Your Child's Age Group?



Preschool/Early Intervention



**Elementary School** 



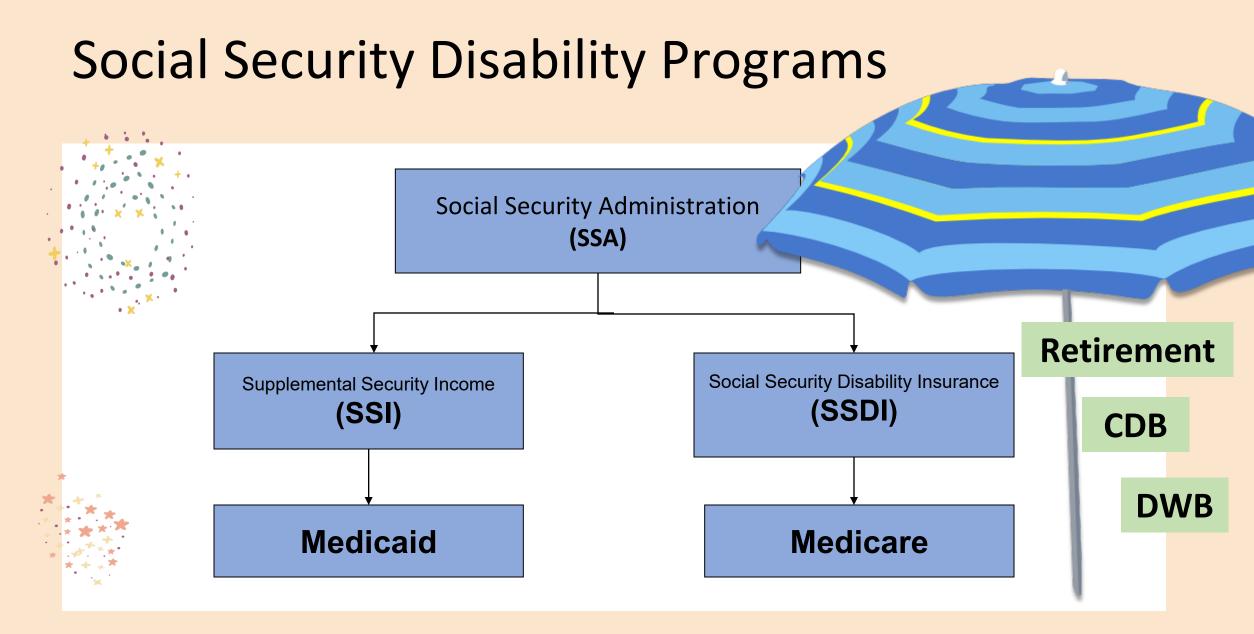
Middle/High School



All Age Groups













## 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.





### **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







#### 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

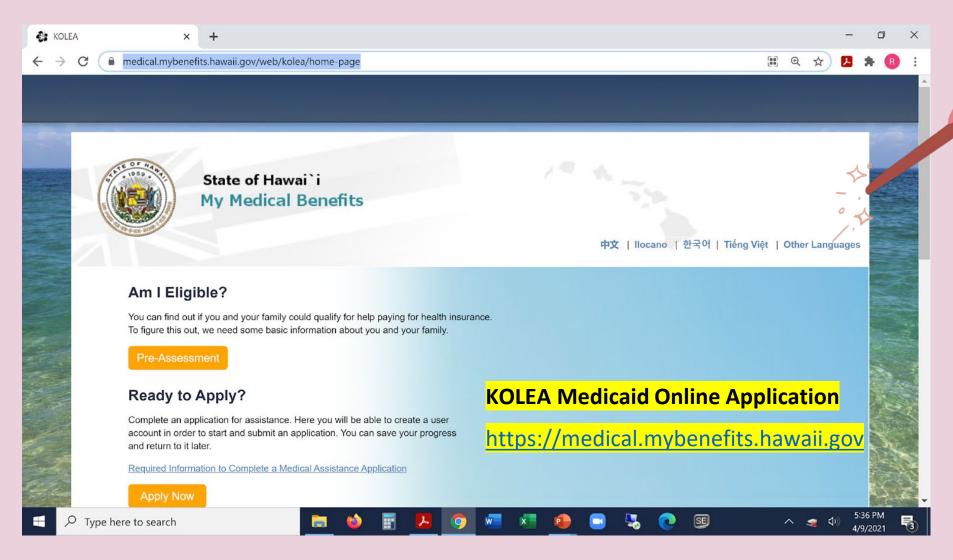


# **Medicaid Requirements**

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



#### Medicaid Resources



#### 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

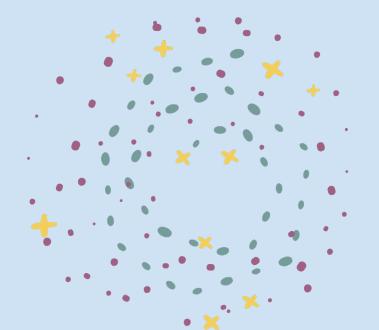
## **Supplemental Nutrition Assistance Program**

• 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**

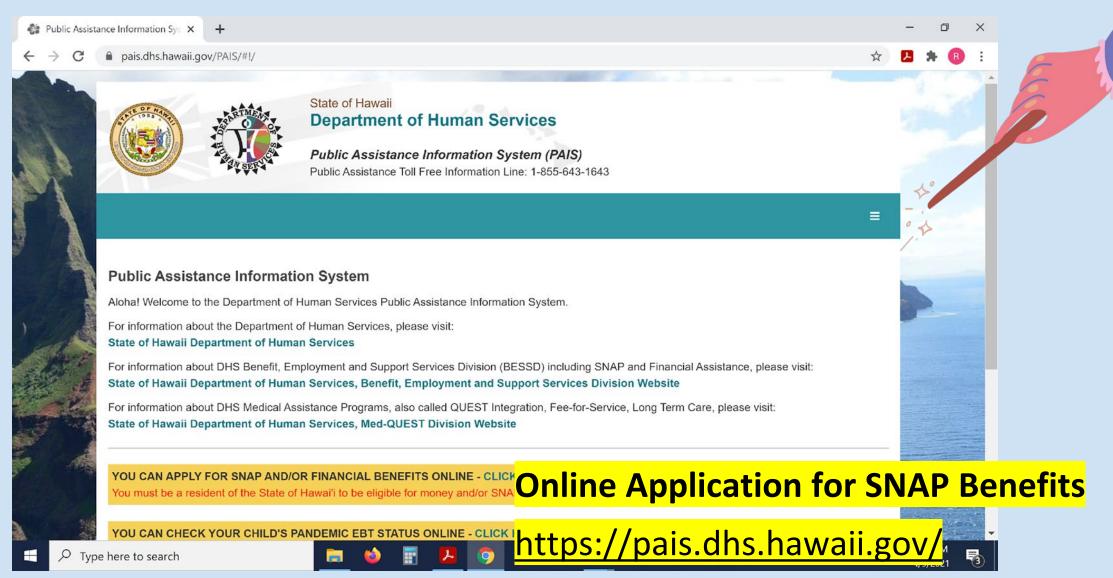
 Most adults must meet work requirements to continue receiving SNAP.

- Exempt if under 18.
- Exempt if determined disabled.





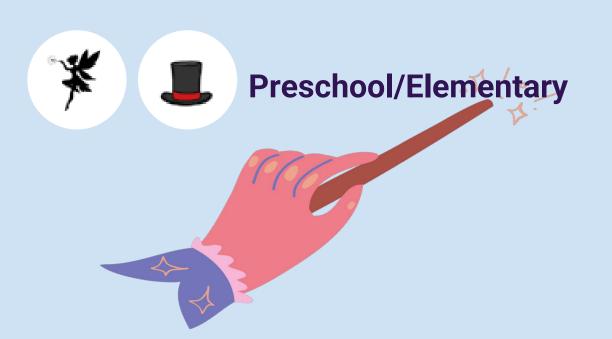
### **SNAP Resources**



### **SNAP Resources**

- Public Assistance Information Line
  - Toll Free 1-855-643-1643
- Download and Print Application Form <u>https://humanservices.hawaii.gov/bessd/files/2025/03/DHS-1240-App-for-Financial-SNAP-Assistance-REV-12-2024-</u>

031325.pdf





## WIC

Special Supplemental Nutrition Program for Women, Infants, and Children

# WIC: Special Supplemental Nutrition Program for Women, Infants, and Children

- Nutrition education
- Breastfeeding education and support

Checks to buy healthy foods

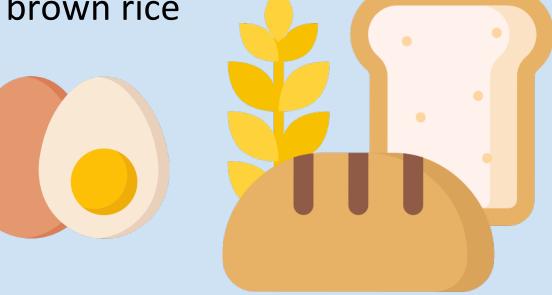


#### **WIC Foods**

- Milk
- Peanut butter
- Fruits and vegetables Canned tuna or salmon
- Juice
- Whole grain breads, tortillas, or brown rice
- Eggs
- Cheese
- Cereal
- Dry beans or peas Baby foods Infant formula

- Tofu and soy milk





## **WIC Requirements**

 Limited Income or receiving TANF, SNAP, or Medicaid.

 Pregnant, breastfeeding, had a baby in the last 6 months, or have children under 5 years old



## **How To Apply**

#### Call for An Appointment: Oahu WIC Locations

Oahu Kalihi-Palama WIC Program 808-841-0011

Kapiolani WIC Program 808-983-8531

Kokua Kalihi Valley WIC Program 808-791-9444

Leeward WIC Program 808-675-0365

Wahiawa WIC Program 808-622-6458

Waianae WIC Program 808-697-3301

Waimanalo WIC Program 808-259-7940

Windward WIC Program 808-233-5470

## **How To Apply**

#### Call for An Appointment: Neighbor Island WIC Locations

Bay Clinic WIC Program (Hawaii)	808-965-3030	
Hilo WIC Program		808-974-4270
Kona WIC Program		808-322-4888
Kauai WIC Program		808-241-3080
Lanai WIC Program		808-563-0029
Malama I Ke Ola WIC Program (Maui)	808-872-4034	
Maui WIC Program		808-984-8225
Molokai WIC Program	808660	)-2614



# 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.







Work Incentive Planning and Assistance Program (WIPA)



## **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





#### Red Book

A Guide To Work Incentives and Employment Supports for People Who Have a Disability Under the Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) Programs

SocialSecurity.gov | F 💆 🖸 🖬







# **Benefits Planning**

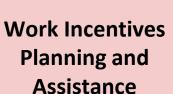
 Meet with a benefits counselor before you start working or when you start working.

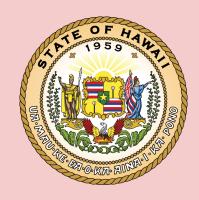
• Stay informed about your disability benefits and use of work incentives so you can make informed decisions about work

# **Benefits Planning Resources**









Division of Vocational Rehabilitation



Developmental Disabilities Division



Some TTW
Employment
Networks



# W IPA Services

Work Incentive Planning and Assistance (WIPA)

#### **Services**

\* Information and Referral\* Individualized

Benefits Planning

\* Benefits
Summary and
Analysis

### **Eligibility**

Eligible for Social Security or Supplemental Security Income (SSI) disability benefits ...

AND

working, looking for work or thinking about returning to work







# **ABLE Accounts**

Achieving a Better Life Experience Act Accounts





### What is an ABLE Account?

- A tax-advantaged investment account with structure similar to 529 college savings plans.
- An account designed for the needs of individuals with disabilities and their families.
- A way to pay for the costs of living with disability.



# Who is eligible to open an ABLE Account?

 An individual with a significant disability that occurred before Age 26.

Disability can be demonstrated by receiving Social Security
Disability Insurance (SSDI) or Supplemental Security Income
(SSI) benefits or a letter of certification from a licensed
physician.

# Why are ABLE Accounts needed?



### **Supplemental Security Income (SSI)**

Resource limit of \$2,000 for an individual.

With an ABLE account savings up to \$100,000!



### **Medicaid / QUEST**

Resource limit of \$2,000 for household of one.

ABLE account savings can be unlimited.

If Medicaid coverage is through SSI, keep at SSI level.



### **Supplemental Nutrition Assistance Program**

Resource limit of \$3,500 for household.

ABLE account savings not counted as a resource.

# **Enrolling in an ABLE Program**



Visit the Hawaii ABLE Savings Program at https://www.hawaiiablesavings.com/

 Features a variety of savings and investment options, competitive fees, and a debit card option.

