Planning for the future of your child with SMS What should you do, when?

Elementary School Age or ASAP:

- Contact your state disability services agency to <u>add your child's name to</u> <u>the waiting list for residential services, any Medicaid Waivers, and any</u> <u>service your child might qualify for now.</u> Ask other parents and professionals how to apply in your individual state. (Make friends with parents of children 5-10 years older than your, they know the process) *Apply for everything to keep your options open.* If you choose to keep your child in your home, you are still eligible for Medicaid waiver funds. http://medicaidwaiver.org/index.html
- <u>Connect with a disability group</u> that provides information for your local area. (e.g., ARC, Autism groups, etc.) Subscribe to their newsletter, search their website, attend their futures planning meetings Advocate! Disability services for adults are not guaranteed to exist when your child grows up.
- Contact a special needs attorney to create your estate planning documents (will, durable power of attorney, health care proxy, etc.)
- <u>Learn about options for saving for your child's future.</u> It is very likely they will need public services at some point. A savings account in their name can make them ineligible for public services, so do not start a fund without learning about SSI (Supplemental Security Income) eligibility, special needs trusts (SNTs), or the ABLE account. Most likely you'll want to open an ABLE account and create a SNT as part of your will.

Teenage Years

- <u>Start thinking about your long-term vision of life beyond school.</u> School is 18 years; Adult life can be 50+! Parents are often shocked to realize how different the adult services world is from the educational system.
- <u>Try to keep an open mind about your future options</u>. You may not be able to imagine ever letting your child live away from you, but your circumstances, options and desires can change, as you and your child get older.

Nearing 18

- <u>Apply for SSI</u> (Supplemental Security Income) Medicaid is typically automatic with SSI. Funding after age 18 is not based on family income. Do not assume you won't qualify.
- Apply for <u>guardianship</u> if desired or medical power of attorney
- Check your child's placement on the Medicaid Waiver wait lists
- When moving to a different state keep in mind that each state has it's own

rules and regulations regarding waivers with no reciprocal arrangements. A family who has received services in one state will likely be placed on a long waitlist in their new state.

Download the PRISMS Residential Guidebook for more detailed information