



APPLIED RESEARCH
&
POLICY INSTITUTE



FINANCIAL SECURITY AND DISABILITY TOOLKIT

OCTOBER 2018

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Introduction



Being a person with a disability (PWD) or the parent/guardian of a person with a disability presents many challenges. One of the most significant challenges includes overcoming substantial barriers to establishing financial stability. The purpose of this toolkit is to provide PWDs and parents/guardians with simple, high-quality, easily-accessible information regarding various federal and Nevada-specific resources designed to assist PWDs and their family members to more efficiently navigate the process of financial decision making.

Additionally, this toolkit provides easy access to many, but not all, of the financial resources available and is intended to be used by PWDs and/or families as a starting place when considering financial stability and future planning. The authors encourage all users of this toolkit to complete their own research before making decisions.

This toolkit addresses only financial-related services and resources.

Any questions regarding additional services outside the scope of this toolkit should be addressed directly to the agency in question.

PERSONS WITH DISABILITIES: BIRTH TO 14 YEARS OLD



The cost of services for children with disabilities is often times overwhelming and may not be covered by insurance. Both Nevada and the federal government have a variety of services available to help families offset costs related to caring for a child with a disability.



NEVADA RESOURCES

Nevada Aging and Disability Services Division

The Aging and Disability Services Division (ADSD) in the State of Nevada, Department of Health and Human Services, represents people with disabilities or special health care needs in Nevada.

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- **The Medical Home Portal** provides families with extensive information related to financing their child's healthcare services including information regarding State Title V CSHCN programs.

☐ <https://nv.medicalhomeportal.org/living-with-child/funding-your-childs-special-needs/financing-your-childs-healthcare>

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- **Autism Treatment Assistance Program (ATAP)** helps families pay for autism-related intervention services.

☐ <http://adsd.nv.gov/Programs/Autism/ATAP/ATAP/>

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- **Family Preservation Program** provides financial assistance to family members caring for their relatives with severe or profound developmental disabilities, so that the family member can remain at home avoiding costly out of home placements.

Family Preservation Programs are provided through Regional Centers (Sierra, Desert, and Rural). These Regional Centers provide a wide-range of services for people with developmental disabilities regardless of age.

☐ <http://adsd.nv.gov/Programs/Intellectual/FamilyPres/FamilyPreservation/>

☐ http://adsd.nv.gov/Contact/Contact_DevServices/

PERSONS WITH DISABILITIES: BIRTH TO 14 YEARS OLD



NEVADA RESOURCES (CONTINUED)



Nevada Division of Welfare and Supportive Services

The mission of the Division of Welfare and Supportive Services is to engage clients, staff, and the community to provide public assistance benefits to all who qualify and reasonable support for children with absentee parents to help Nevadans achieve safe, stable, and healthy lives. .

- **Temporary Aid to Needy Families (TANF)** provides cash assistance to families who qualify.

 https://dwss.nv.gov/TANF/Financial_Help/

- **Medicaid** provides subsidized health insurance for people who qualify.

 https://dwss.nv.gov/Medical/1_0_Apply_for_Assistance/

- **Katie Beckett Eligibility Option:** In Nevada, Medicaid benefits are available to eligible children with disabilities who would not ordinarily qualify for Supplemental Security Income (SSI) benefits because of the parents' income or resources.

 <http://dhcfp.nv.gov/Pgms/LTSS/LTSSKatieBeckett/>

PERSONS WITH DISABILITIES: BIRTH TO 14 YEARS OLD



FEDERAL RESOURCES

Social Security Administration (SSA)

The SSA is a federal government agency that administers social programs covering disability, retirement and survivors' benefits.

- **Social Security Administration: Benefits for Children with Disabilities** is a resource booklet for the parents, caregivers, or representatives of children younger than age 18 who have disabilities that might make them eligible for Supplemental Security Income (SSI) payments. It is also for adults who became disabled in childhood (prior to age 22), and who might be entitled to Social Security Disability Insurance (SSDI) benefits.

 <https://www.ssa.gov/pubs/EN-05-10026.pdf>



PERSONS WITH DISABILITIES: 14 TO 22 YEARS OLD



Once a child with a disability reaches the age of 14, they are considered a “transition-aged youth” and will remain as such through his/her 22nd birthday. This is a critical period of development as teenagers move into young adulthood. As a result, additional services are available for this age group. The vast majority of the services are federally-funded; however, funding is administered by state agencies.



NEVADA RESOURCES

Nevada Aging and Disability Services Division

The Aging and Disability Services Division (ADSD), Department of Health and Human Services, represents people with disabilities or special health care needs in Nevada.

- **The Medical Home Portal** provides information and resources related to a PWD’s transition to adulthood.

☐ <https://nv.medicalhomeportal.org/living-with-child/navigating-transitions-with-your-child>



Nevada Department of Employment, Training, and Rehabilitation (DETR), Bureau of Vocational Rehabilitation

DETR services are designed to address assessment, training, treatment, and job placement for Nevadans with disabilities. The division places primary emphasis on providing necessary services to help clients work and live independently.

- **DETR Rehabilitation Division Home Page**

☐ <http://nvdetr.org/Rehab%20pages/rehab.htm>

- **DETR Transition Services** are designed to serve youth with 14-22 with disabilities.

☐ <http://nvdetr.org/Rehab%20pages/transitionservices.htm>

- **Vocational Rehabilitation Client Assistance Program** is designed to assist individuals with disabilities resolve problems they may experience with any of Nevada’s rehabilitation programs.

☐ <http://detr.state.nv.us/Rehab%20pages/cap.htm>



PERSONS WITH DISABILITIES: 14 TO 22 YEARS OLD



NEVADA RESOURCES (CONTINUED)



Nevada Division of Child and Family Services (DCFS)

DCFS provides support and services to assist Nevada's children and families in reaching their full human potential.

- **Independent Living (IL) Program:** The Nevada Independent Living Program is designed to assist and prepare foster and former foster youth in making the transition from foster care to adulthood, by providing opportunities to obtain life skills for self-sufficiency and independence, through learning and training opportunities and financial assistance.

 <http://dcfs.nv.gov/Programs/CWS/IL/>

The Nevada Disability Advocacy Law Center

NDALC is a private, statewide non-profit organization that serves as Nevada's federally-mandated protection and advocacy system for human, legal, and service rights for individuals with disabilities.

- **Transition Services Planning Handbook:** A Checklist for Parents of Children/ Youth with Disabilities.

 www.ndalc.org/wp-content/uploads/2016/10/Transition-Service-Booklet-FINAL-SSA-approved_9-27-16.pdf

PERSONS WITH DISABILITIES: 18 YEARS AND OLDER



When a PWD reaches the “age of majority” and turns 18 years old, most of the service systems shift from an “entitlement” system to an “eligibility” system. It is important for PWDs who are transitioning into adulthood and their families to understand these differences. Simply stated, entitlement services are guaranteed under federal and state law, such as access to Free and Appropriate Public Education (FAPE). Eligibility services are not guaranteed under law and require PWDs to actively establish his/her eligibility in order to receive services. Interaction with eligibility-based services requires significantly more self-advocacy and active participation in the process.

Additionally, individuals who are 18 years of age and older have the right to make informed decisions about how they live their lives, especially decisions related to finances, health, and education. Sometimes, PWDs need additional support to successfully navigate such adult decisions. In those situations, PWDs and their families may want to consider service options such as guardianship and supported decision-making.



NEVADA RESOURCES

Nevada Aging and Disability Services Division

The Aging and Disability Services Division (ADSD), Department of Health and Human Services, represents people with disabilities or special health care needs in Nevada.

Services for people with physical disabilities:

- **State Health Insurance Assistance Program** provides financial assistance related to health insurance.

 http://adsd.nv.gov/Programs/Seniors/SHIP/SHIP_Prog/

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- **Disability Rx Program** provides financial assistance related to prescription medication.

 <http://adsd.nv.gov/Programs/Physical/DisabilityRx/DisabilityRx/>

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- **Taxi Assistance Program** (Clark County only) provides financial assistance related to transportation.

 http://adsd.nv.gov/Programs/Seniors/TAP/TAP_Prog/

PERSONS WITH DISABILITIES: 18 YEARS AND OLDER



EVERYONE MATTERS



NEVADA RESOURCES (CONTINUED)

Services for people with intellectual disabilities and related conditions:

- **Family Support Services** provides financial support for respite care.
 <http://adsd.nv.gov/Programs/Intellectual/FamilySupp/FamilySupport/>
- **Family Preservation Services** provides financial support for family members caring for other family members with developmental disabilities.
 <http://adsd.nv.gov/Programs/Intellectual/FamilyPres/FamilyPreservation/>
- **Jobs and Day Training** provides services related to job training and employment readiness.
 <http://adsd.nv.gov/Programs/Intellectual/JDT/JDT/>
- **Disability Rx Program** provides financial assistance related to prescription medication.
 <http://adsd.nv.gov/Programs/Physical/DisabilityRx/DisabilityRx/>
- **Supported Living Arrangement** provides services related to living options for people with developmental disabilities.
 <http://adsd.nv.gov/Programs/Intellectual/SLA/SLA/>

PERSONS WITH DISABILITIES: 18 YEARS AND OLDER



NEVADA RESOURCES (CONTINUED)

Nevada Department of Employment, Training, and Rehabilitation (DETR) , Bureau of Vocational Rehabilitation

DETR services are designed to address assessment, training, treatment, and job placement for Nevadans with disabilities. The division places primary emphasis on providing necessary services to help clients work and live independently.

- **Vocational Rehabilitation Program** is designed to help people with disabilities become employed and to help those already employed perform more successfully through training, counseling and other support methods.

[http://detr.state.nv.us/Rehab pages/voc rehab.htm](http://detr.state.nv.us/Rehab%20pages/voc_rehab.htm)

- **Vocational Rehabilitation Client Assistance Program** is designed to assist individuals with disabilities resolve problems they may experience with any of Nevada's rehabilitation programs.

<http://detr.state.nv.us/Rehab%20pages/cap.htm>

Nevada Division of Welfare and Supportive Services

The mission of the Division of Welfare and Supportive Services is to engage clients, staff, and the community to provide public assistance benefits to all who qualify and reasonable support for children with absentee parents to help Nevadans achieve safe, stable, and healthy lives.

- **Temporary Aid to Needy Families (TANF)** provides cash assistance to families who qualify.

https://dwss.nv.gov/TANF/Financial_Help/

- **Medicaid** provides subsidized health insurance for people who qualify.

https://dwss.nv.gov/Medical/1_0_Apply_for_Assistance/

PERSONS WITH DISABILITIES: 18 YEARS AND OLDER



FEDERAL RESOURCES

Social Security Administration (SSA)

The SSA is a federal government agency that administers social programs covering disability, retirement and survivors' benefits.

- **Medicare** provides federally-supported health insurance for people over the age of 65.
 <https://www.ssa.gov/benefits/medicare/>
- **Social Security Disability Insurance (SSDI) and Social Security Insurance (SSI)** benefits are administered by the SSA and only individuals who have a disability and meet medical criteria may qualify for benefits under either program.
 <https://www.ssa.gov/benefits/disability/>
- **SSA Resource Publication:** What You Need to Know About Your Supplemental Security Income (SSI) When You Turn 18.
 <https://www.ssa.gov/pubs/EN-05-11005.pdf>



PERSONS WITH DISABILITIES: 18 YEARS AND OLDER

GENERAL RESOURCES



Guardianship

Guardianship is a legal relationship where a surrogate decision-maker is appointed by the court to make personal and/or financial decisions for a minor or an adult with mental or physical disabilities. The following resources provide information about guardianship:

- **Guardianship and Decision-Making Options for Adults with Disabilities Handbook**

www.ndalc.org/wp-content/uploads/2016/09/Guardianship-Handbook.pdf

- **Autism Speaks Transition Toolkit**

<https://www.autismspeaks.org/tool-kit/transition-tool-kit>

<https://www.autismspeaks.org/sites/default/files/2018-08/Transition%20Tool%20Kit.pdf>

- **Guardianship Training: How to Be a Guardian, The Practical Approach**

www.clarkcountynv.gov/public-guardian/Pages/GuardianshipTraining.aspx

- **Washoe County Public Guardian Information and Resources**

<https://www.washoecounty.us/guardian/index.php>

- **Adult Guardianship Training Brochure**

https://www.washoecounty.us/guardian/files/family_guardianship_training_flyer.pdf

- **Clark County Guardian Registration Information:**

Clark County Public Guardian's Office

515 Shadow Lane

Las Vegas, NV 89106

Phone: 702-455-4332

<http://www.clarkcountynv.gov/public-guardian/services/Pages/Guardianship.aspx>

- **Washoe County Guardian information:**

Washoe County Law Library & Self-Help Center

One South Sierra, 1st floor

Reno, NV 89501

Phone: 775-325-6731

<https://www.washoecourts.com/LawLibrary/SelfHelp>

PERSONS WITH DISABILITIES: 18 YEARS AND OLDER

GENERAL RESOURCES (CONTINUED)



Supported Decision-Making

Supported Decision-Making is an alternative to Guardianship. It is a model for supporting people with disabilities, often cognitive disabilities, to make significant decisions and exercise their legal capacity. Specific decisions are addressed, weighed and concluded by the person with disability, while drawing on the support of a network of people or an individual. The following resources provide information related to Supported Decision-Making:



- **National Resource Center for Supported Decision-Making**
 - ☐ <http://supporteddecisionmaking.org/>
- **Guardianship and Supported Decision-Making Article**
 - ☐ <http://povertylaw.org/clearinghouse/articles/guardianship>
- **National Health Care and Transition Center Alternatives for Decision-Making Resource**
 - ☐ http://www.supporteddecisionmaking.org/sites/default/files/guardianship_alternatives_decision-making_support.pdf

PERSONS WITH DISABILITIES AND FAMILIES/CAREGIVERS: ACROSS THE LIFESPAN



GENERAL RESOURCES



Consumer Financial Protection Bureau (CFPB)

CFPB is a federal agency dedicated to protecting consumer rights. CFPB offers resource publications related specifically to PWD's.

- **Financial Empowerment Guide: Your Money, Your Goals: Focus on People with Disabilities**

📄 https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/cfpb_ymyg_focus-on-people-with-disabilities.pdf

- **General Financial Empowerment Materials**

📄 <https://www.consumerfinance.gov/practitioner-resources/your-money-your-goals>

Nevada Disability Advocacy and Law Center (NDALC)

NDALC is a private, statewide non-profit organization that serves as Nevada's federally-mandated protection and advocacy system for human, legal, and service rights for individuals with disabilities.

- **Nevada Advocacy Resource**

📄 <http://www.ndalc.org/>

PERSONS WITH DISABILITIES AND FAMILIES/CAREGIVERS: ACROSS THE LIFESPAN



GENERAL RESOURCES (CONTINUED)

Achieving a Better Life Act of 2014 (ABLE ACT)

ABLE accounts are tax-advantaged savings accounts for individuals with disabilities and their families.

- **ABLE Accounts: 10 Things You Should Know** provides information regarding the history, benefits, eligibility, and management of ABLE accounts.

 www.ablenrc.org/about/what-are-able-accounts

- **ABLE Nevada** helps individuals plan, invest, and save, while preserving their SSI and Medicaid.

 <https://savewithable.com/nv/home.html>



PERSONS WITH DISABILITIES AND FAMILIES/CAREGIVERS: ACROSS THE LIFESPAN



ADDITIONAL RESOURCES

Social Security Administration's 2017 Red Book:

A Summary Guide to Employment Supports for Persons with Disabilities Under the Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) Programs providing details about employment and SSI/SSDI.

 <https://www.ssa.gov/redbook/documents/TheRedBook2017.pdf>

Nevada Advocacy and Law Center Health and Financial Decisions Handbook outlines various considerations related to health and financial decisions.

 www.ndalc.org/wp-content/uploads/2015/10/Health_Financial_Decisions.pdf

Nevada Advocacy and Law Center Health Know Your Rights Toolkit outlines various considerations related to parenting with a disability.

 www.ndalc.org/wp-content/uploads/2016/06/508_Parenting_Toolkit.pdf

Financial Coaching provided by Opportunity Alliance Nevada, a state-wide nonprofit organization focused on helping Nevadan's achieve financial stability through a variety of services, including financial coaching.

 <http://www.opportunityalliancenv.org/about-us/what-is-financial-coaching/>

Special Needs Trust

A special needs trust is a specialized trust that allows the disabled beneficiary use of property that is held in the trust for his or her benefit, while at the same time allowing the beneficiary to receive essential needs-based government benefits.

- **Special Needs Trust Resource**

 <https://www.friendshipcircle.org/blog/2012/09/06/the-pros-and-cons-of-a-special-needs-trust-ensuring-your-childs-future/>

- **Division of Welfare and Supportive Services Medicaid Manual Treatment of Trusts Definitions**

 <https://dwss.nv.gov/uploadedFiles/dwssnvgov/content/Medical/F-500%20-%20Treatment%20of%20Trusts.pdf>

We thank Schwab Bank for supporting this project, and for their continued support of persons with disabilities, and the work being done across Nevada to advance outcomes for people with disabilities and their families.

This project was completed in partnership with the Nevada Center on Excellence in Disabilities and the Opportunity Alliance of Nevada.



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