

*Monthly tips and resources featured in **What's Next?** are created for young adults, their families, and supporters who are exploring options for life after high school in Indiana.*

Three (or four) steps to Social Security, Medicaid, and Medicaid waiver coverage

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As adults, we all learn quickly that bills need to be paid. Rent, health care, food, phone, internet, gas. In Indiana, through something called the Medicaid waiver, we support many *school-age children* with disabilities. The waiver can help pay for personal care supports, assistive technologies, and certain therapies. **But what happens when those children become adults and, especially, adults who may not be ready for full-time work?**

In this issue of *What's Next?*, we'll explore a Social Security process known as "Redetermination After Age 18." Since

individual finances and needs vary widely, we won't be able to answer all of your questions here, but we'll get you started and leave you with some resources.

Why Social Security?

It's all connected—sort of. In the state of Indiana when a student who had been receiving Medicaid turns 18, they must first apply for Social Security benefits as an adult. It is not possible to apply *only* for Medicaid or the Medicaid waiver.

It's important to know that Medicaid is considered a state benefit (funded by both

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Indiana and the federal government), but Social Security is a federal benefit. The offices are not affiliated and do not work together. However, Indiana is one of many states that relies on Social Security to determine eligibility for Medicaid based on eligibility for Social Security. That's why...

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Step one in the Redetermination After Age 18 process for most people is to apply for Supplemental Security Income (SSI). However, if a student's parent who worked is retired, disabled, or has passed away, they will apply for Social Security Disability Insurance (SSDI). Not sure whether you should apply for SSI or SSDI? Explore the resources listed below.

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Step two is to await Social Security's eligibility decision. You should hear back from your Social Security office within 90 days. If Social Security says you're eligible, you will begin receiving monthly SSI or SSDI payments. (You may need to set up a Rep Payee account for this. That's a topic for another issue of *What's Next?*)

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Step three is to apply for Medicaid. Work with your local Bureau of Developmental Disability Services (BDDS) office (<https://www.in.gov/fssa/ddrs/files/BDDS.pdf>) to be sure you're applying for the appropriate type of Medicaid (there are several). And ask BDDS if you will need to also apply for the Medicaid waiver. If you were already receiving Medicaid and waiver supports as a high school student and Social Security determines that you are eligible for supports as an adult, you may not need to reapply for Medicaid—but be sure to check with BDDS. (**Note:** Stay tuned. We'll talk more about the Medicaid application in the March issue of *What's Next?*)

Medicaid and Medicaid waiver applications are processed through the Department of Family Resources. If you are told something during your application process that you're not sure about or that doesn't sound quite right, contact your local BDDS office for clarification.

What if Social Security says no?

Social Security uses different, stricter criteria to determine disability benefits eligibility. **If you are not eligible for SSI, it's true that you may also lose your eligibility for Medicaid and Medicaid waiver supports. Don't panic—yet. Instead...**

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Step four is to appeal. There are several steps to the appeals process. Be sure to follow them carefully and submit all of your paperwork on time. The first step in the appeal is due within 60 days of receiving your determination from Social Security. While you are

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still working through an appeal, Indiana will continue your Medicaid coverage (if you already had it; if not, you will need to wait until your appeal is concluded. Talk with BDDS about your options.) The entire appeals process may take several years.

Many families find it helpful to hire an attorney to guide and coach them through the appeals process. If you do this, and if your appeal is successful, just understand that the attorney's fees will come out of the back pay that Social Security owes you. Usually, it amounts to about a third of the total back pay you'll receive.

Resources

- **Social Security: Disability Benefits/Family Benefits**
<https://www.ssa.gov/benefits/disability/family.html> Information from Social Security about SSDI eligibility.
- **Supplemental Security Income After Age 18**
<https://www.iidc.indiana.edu/doc/resources/benefits-fact-sheets/students-in-transition-ssi-after-age-18.pdf> A fact sheet from the Center on Community Living and Careers. Includes information about Redetermination, working and earning even when receiving SSI, health care coverage, and more.
- **Understanding Supplemental Security Income**
<https://www.ssa.gov/ssi/text-over-ussi.htm> Includes "How Is SSI Different from Social Security Benefits?" (Note: The Social Security Administration often refers to SSDI as just Social Security or Social Security Disability benefits. SSI, however, is always referred to as SSI or by its full name.)
- **Understanding Supplemental Security Income Appeals Process**
<https://www.ssa.gov/ssi/text-appeals-ussi.htm> Information about the process and levels of SSI appeals.

What's Next? is a project of the Center on Community Living and Careers and the Indiana Department of Education.

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