# Beneficiary Support Toolkit for Trust Professionals


# Chapter 3: Evaluating Needed Supports and Services

**Identifying Public Benefits and Systems**

There are several benefits and services paid for by federal, state, and local government that people with disabilities may qualify to receive. As a trust professional, it is important to be familiar with available resources.

Below, we overview some common benefits and resources that people with disabilities may be able to access, including:

* Assistive Technology
* Crisis Assistance
* Employment Assistance
* Financial Assistance
* Housing Assistance
* Legal Assistance
* Medical Assistance
* Transportation
* Other Supports and Services

This list is not comprehensive – your area may have more resources available. Consider searching for more resources and benefits via the National Council on Aging’s [Benefits Checkup](https://www.benefitscheckup.org/) system or by connecting with the following organizations in your state:

* Your state or local [chapter of The Arc](https://thearc.org/find-a-chapter/)
* Your [Center for Independent Living](https://www.ilru.org/projects/cil-net/cil-center-and-association-directory), local cross-disability nonprofit agencies in every state and territory charged with providing information, training, advocacy, and support
* Your state [Aging and Disability Resource Center](https://acl.gov/programs/aging-and-disability-networks/aging-and-disability-resource-centers), which help connect older adults and people with disabilities to services
* [211](https://www.211.org/), a source of locally curated social services information in the United States
* Your [local legal aid office](https://www.lsc.gov/what-legal-aid/find-legal-aid)

**Assistive Technology**



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| **Benefit or Service** | **Contact for More Information** |
| [State Assistive Technology Programs](https://www.at3center.net/repository/StateLevelActivities) – Each state has an Assistive Technology Act Program. These programs provide support to people with disabilities, families, and professionals to connect people with disabilities with assistive technology needed to live an independent life. Some common services include device loans, demonstrations, reutilization, financial loans, and other state financing. | Contact [your state assistive technology program](https://www.at3center.net/stateprogram) for more. |
| [Medicaid](https://www.medicaid.gov/about-us/contact-us/index.html): Provides health coverage to people with disabilities, children, pregnant women, parents, and seniors. States can add additional people to its Medicaid program. Medicaid can be used for assistive technology; however, any requests must be (1) from a person eligible for Medicaid, (2) a device that can be funded by Medicaid, and (3) proven that it is medically necessary. | Medicaid offers an [online eligibility test](https://www.healthcare.gov/medicaid-chip/) to help people understand if they may qualify based on income. However, people who have children, are pregnant, or have a disability may be able to receive Medicaid, even if they don’t qualify based on income alone.Contact your [state Medicaid agency](https://www.medicaid.gov/about-us/contact-us/contact-your-state-questions/index.html) to learn more. |
| [Medicaid Home and Community Based Services (HCBS)](https://www.medicaid.gov/medicaid/home-community-based-services/index.html): Provides long-term supports and services to people with disabilities in home and community-based settings rather than in institutional settings. Services available through HCBS waivers vary by state but can include supported employment, day services, residential supports, and more.  | Contact your [state IDD agency](https://www.nasddds.org/state-agencies/) to learn more. |
| [Vocational Rehabilitation Organizations](http://www.rehabnetwork.org/resources/state-vr-directors/) – Vocational Rehabilitation (VR) organizations may also pay for assistive technology if the technology will help enhance a worker’s ability to prepare for, get, or keep a job. | Contact your [state VR organization](https://askearn.org/state-vocational-rehabilitation-agencies/) to learn more. |

**Crisis Assistance**

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| **Benefit or Service** | **Contact for More Information** |
| [State DD agency](http://www.nasddds.org/state-agencies/): These agencies provide services to a person based upon the person both having a diagnosis of an intellectual/developmental disability and needing a certain level of support with daily living activities. Your state DD agency can help navigate the service system and help you identify short- and long-term options to resolve the crisis. | Contact your [state DD agency](https://www.nasddds.org/state-agencies/) to learn more. |
| [State Mental Health Agencies](https://findtreatment.samhsa.gov/locator/about.html#.YOX--c1KgnI): Your state mental health agency provides information and connections to treatment and support for substance use, addiction, and mental health challenges.  | Find your [state mental health and substance abuse agencies](https://findtreatment.samhsa.gov/locator/stateagencies.html#.YOX-sM1KgnI) online. |
| [211:](https://www.211.org/) This is a nationwide resource center that can connect people to experts, shelters, victim assistance services, and mental health or substance use treatment options.  | Call 211 or reach out [online](https://www.211.org/) to connect with resources in your area.  |

**Educational Assistance**

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| **Benefit or Service** | **Contact for More Information** |
| [Government Required Educational Services](https://thearcatschool.org/supports-services-and-rights/): States and K-12 schools must provide services to eligible children and students with disabilities from birth through age 21. Services are based on each child’s individual needs and might include speech therapy, occupational therapy, physical therapy, ABA therapy, or counseling. | Contact your state [Parent Training and Information Center](https://www.parentcenterhub.org/find-your-center/) to learn more about educational services available in your state.  |

**Employment Training and Assistance**

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| **Benefit or Service** | **Contact for More Information** |
| [American Job Centers](https://www.careeronestop.org/LocalHelp/service-locator.aspx) – These centers help people find employment and build their job training skills, including writing a resume and searching for a job. The services provided at each site varies.  | Contact your [local American Job Center](https://www.careeronestop.org/LocalHelp/local-help.aspx) to learn more about what services are available in your area.  |
| [Vocational Rehabilitation Agencies](https://askearn.org/state-vocational-rehabilitation-agencies/) - Vocational rehabilitation (VR) agencies provide support to job seekers with disabilities. VR agencies provide career exploration and resume development assistance. They can also help people find, train for, and keep a job. Each state has its own eligibility requirements for receiving employment supports and services from vocational rehabilitation providers. | Contact your [state VR agency](https://askearn.org/state-vocational-rehabilitation-agencies/) to learn more.  |
| [Ticket to Work (TTW)](https://yourtickettowork.com/web/ttw/home) – This program helps people who receive Social Security to help find work and maintain health coverage. Jobseekers can “assign their tickets” to an Employment Network in their area that offers support services. | People must receive Social Security to access this benefit. Contact [your local Social Security office](https://secure.ssa.gov/ICON/main.jsp) for help with applications or questions on applying. |
| [Centers for Independent Living](http://www.virtualcil.net/cils/) – These agencies provide job coaching, training, and information on disability in the workplace. They may also be aware of employers in your area that actively recruit people with disabilities. | Contact your local [Center for Independent Living](http://www.ilru.org/projects/cil-net/cil-center-and-association-directory) to learn more. |
| **Medicaid Waiver Employment Initiatives** – Some people who receive funding from Medicaid may be eligible to use Medicaid money to pay for some employment services. It may be possible to use the funding to hire a job coach or personal assistant or to pay for supported employment services.  | Contact your beneficiary’s case manager at your [state DD agency](https://www.nasddds.org/state-agencies/) to learn more. |

**Financial Assistance**

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| **Benefit or Service** | **Contact for More Information** |
| [Temporary Assistance for Needy Families (TANF)](https://www.acf.hhs.gov/ofa/programs/tanf/about) or Welfare: Provides cash assistance to people who are eligible to pay for food, housing, home energy, childcare, and job training. Each state runs its program differently and has a different name. Tribal groups may also offer their own program.  | Contact your [state or tribal TANF program](https://www.acf.hhs.gov/ofa/map/about/help-families) to learn more. |
| [Medicaid Home and Community Based Services (HCBS)](https://www.medicaid.gov/medicaid/home-community-based-services/index.html): Provides long-term supports and services to people with disabilities in home and community-based settings rather than in institutional settings. Services available through HCBS waivers vary by state but can include supported employment, day services, residential supports, and more.  | Contact your [state DD agency](https://www.nasddds.org/state-agencies/) to learn more. |
| [Supplemental Security Income (SSI)](http://www.ssa.gov/disabilityssi/ssi.html): SSI provides monthly benefits to help children and adults with disabilities meet their basic needs such as food, clothing, and shelter. Benefits are very modest. For a person age 18 or older to qualify, he or she must have a disability that makes them currently unable to work at a substantial level. People must also have little income or resources to qualify. Once a person receives SSI, they may be able take advantage of Social Security’s [work incentive program](https://choosework.ssa.gov/). | Social Security offers a [Benefit Eligibility Screening Tool](https://ssabest.benefits.gov/) to help assess eligibility and size of benefit.Contact [your local Social Security office](https://secure.ssa.gov/ICON/main.jsp) for help with applications or questions on applying. |

**Financial Assistance (cont’d)**



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| **Benefit or Service** | **Contact for More Information** |
| [Social Security Disability Insurance (SSDI)](http://www.socialsecurity.gov/disabilityssi/): A benefit for people with disabilities who have worked enough in the past to qualify but who are not now able to work at a substantial level. Benefits are based on how much you’ve paid into Social Security while you were working and are usually higher than SSI payments. Some people who receive SSI can become eligible for SSDI if they take advantage of Social Security’s [work incentive program](https://choosework.ssa.gov/). | Social Security offers a [Benefit Eligibility Screening Tool](https://ssabest.benefits.gov/) to help assess eligibility and size of benefit.Contact [your local Social Security office](https://secure.ssa.gov/ICON/main.jsp) for help with applications or questions on applying. |
| [Social Security Disabled Adult Child (DAC)](http://www.ssa.gov/planners/disability/dqualify10.html): An adult with a disability who became disabled before age 22 may be eligible for “disabled adult child” benefits if their parent is deceased or starts receiving retirement or disability benefits and if the adult child has never worked a substantial amount. | Social Security offers a [Benefit Eligibility Screening Tool](https://ssabest.benefits.gov/) to help assess eligibility and size of benefit.Contact [your local Social Security office](https://secure.ssa.gov/ICON/main.jsp) for help with applications or questions on applying. |

**Housing Assistance**



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| **Benefit or Service** | **Contact for More Information** |
| [Public Housing:](https://www.hud.gov/program_offices/public_indian_housing/programs/ph) Offers publicly-owned rental homes and apartments for people with disabilities, low-income families, and the elderly.  | Contact your [local Public Housing Authority](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts). |
| [Housing Choice Vouchers (Section 8)](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/about/fact_sheet): Assists people with disabilities, very low-income families, and the elderly to afford privately-owned rental homes and apartments. | Contact your [local Public Housing Authority](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts). |
| [Rental Assistance:](https://www.hud.gov/topics/rental_assistance) Offers affordable rental homes and help with utility bills to low-income families and people with disabilities. | Contact your [local Housing Counseling Agency](https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm). |
| [Medicaid Home and Community Based Services (HCBS)](https://www.medicaid.gov/medicaid/home-community-based-services/index.html): Services available through HCBS waivers vary by state but can include supported employment, day services, residential supports, and more.  | Contact your state [Aging and Disability Resource Center](https://acl.gov/programs/aging-and-disability-networks/aging-and-disability-resource-centers) to learn more. |

**Legal and Advocacy Assistance**

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| **Benefit or Service** | **Contact for More Information** |
| [Protection and Advocacy System](https://www.ndrn.org/about/ndrn-member-agencies/): Provide advocacy and legal support to people with disabilities and their families. There is a protection and advocacy system in every state and territory. | Connect with [your state protection and advocacy system](https://www.ndrn.org/about/ndrn-member-agencies/). |
| [Client Assistance Program:](https://www.ndrn.org/about/) Provides advocacy and legal support to people with disabilities receiving employment services from their state’s vocational rehabilitation agency. There is a Client Assistance Program in every state and territory. | Contact [your state client assistance program](https://www.ndrn.org/about/ndrn-member-agencies/) for help. |
| [Legal Aid](https://www.lsc.gov/what-legal-aid/find-legal-aid): Nonprofit groups that provide civil legal aid to people who have low incomes. There is a legal aid group in every state and territory.  | Contact a [local legal aid office](https://www.lsc.gov/what-legal-aid/find-legal-aid) near you. |

**Medical Assistance**



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| **Benefit or Service** | **Contact for More Information** |
| [Medicaid](https://www.medicaid.gov/about-us/contact-us/index.html): Provides health coverage to people with disabilities, children, pregnant women, parents, and seniors. States can add additional people to its Medicaid program.  | Medicaid offers an [online eligibility test](https://www.healthcare.gov/medicaid-chip/) to help people understand if they may qualify based on income. However, people who have children, are pregnant, or have a disability may be able to receive Medicaid, even if they don’t qualify based on income alone.Contact your [state Medicaid agency](https://www.medicaid.gov/about-us/contact-us/contact-your-state-questions/index.html) to learn more. |
| [Medicaid Home and Community Based Services (HCBS)](https://www.medicaid.gov/medicaid/home-community-based-services/index.html): Provides long-term supports and services to people with disabilities in home and community-based settings rather than in institutional settings. Services available through HCBS waivers vary by state but can include supported employment, day services, residential supports, and more.  | Contact your [state DD agency](https://www.nasddds.org/state-agencies/) to learn more. |
| [Medicare](https://www.medicare.gov/manage-your-health/i-have-a-disability): Health insurance for many adults over age 65 and for people with disabilities who receive disability benefits from Social Security (SSDI or Disabled Adult Child benefits). Many people who have disability benefits from Social Security for over 24 months automatically qualify and are enrolled in Medicare.  | You can [test your eligibility for Medicare online](https://www.medicare.gov/eligibilitypremiumcalc/). This checker will also help calculate what your premium should be.Click on [“Find someone to talk to” in your state](https://www.medicare.gov/getting-medicare-if-you-have-a-disability) to learn more about Medicare. |

**Transportation Services**

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| **Benefit or Service** | **Contact for More Information** |
| **Paratransit:** A person who cannot drive may be eligible for paratransit services in the community – or may be eligible for a reduced cost for public transportation.  | Call 211 or reach out [online](https://www.211.org/) to learn more about options in your community. |
| **Plan to Achieve Self-Support (PASS):** A person who has a disability and receives Social Security SSI or SSDI may be able to complete a PASS to cover transportation costs to and from a job.  | People must receive Social Security to access this benefit. Contact [your local Social Security office](https://secure.ssa.gov/ICON/main.jsp) or learn [more online](https://passonline.org/) about this potential benefit.  |
| **Impairment-Related Work Expense:** This is a program where people with disabilities who receive Social Security and are currently working can discount the cost of some work expenses, like transportation, from their income. This is to help people keep their benefits. | People must receive Social Security to access this benefit. Contact [your local Social Security office](https://secure.ssa.gov/ICON/main.jsp) for help with applications or questions on applying. |

**Other Assistance or Support**

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| **Benefit or Service** | **Contact for More Information** |
| [Supplemental Nutrition Assistance Program (SNAP)](http://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program-snap): Food assistance for eligible, low-income individuals and families. | Contact your state [SNAP agency](https://www.fns.usda.gov/snap/state-directory) to learn more and apply. |
| [Lifeline](https://www.lifelinesupport.org/): A federal program that helps eligible customers pay up to $9.25 on their phone or internet bill. Most people who receive SNAP, Medicaid, and SSI also can access this program. | You can [apply online](https://www.lifelinesupport.org/how-to-get-lifeline/) for this benefit. |
| [Low-Income Home Energy Assistance](https://www.benefits.gov/benefit/623): This program helps low-income families pay for heating and cooling costs.  | Contact [your state office that runs this program](https://www.acf.hhs.gov/ocs/map/liheap-map-state-and-territory-contact-listing) to learn more. |

**Other Assistance or Support (Continued)**



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| **Benefit or Service** | **Contact for More Information** |
| [Medicaid Home and Community Based Services (HCBS)](https://www.medicaid.gov/medicaid/home-community-based-services/index.html): Services available through HCBS waivers vary by state but can include supported employment, day services, residential supports, and more.  | Contact your state [Aging and Disability Resource Center](https://acl.gov/programs/aging-and-disability-networks/aging-and-disability-resource-centers) to learn more. |
| [State DD agency](http://www.nasddds.org/state-agencies/): Services provided to people with intellectual and developmental disabilities (IDD) to help them live independent lives in the community, including employment, residential, and other independent living supports. | Contact your [state DD agency](https://www.nasddds.org/state-agencies/) to learn more. |
| **State mental health agency**: These agencies can provide information to people with a mental health diagnosis and help find and coordinate services.  | Visit the [Substance Abuse and Mental Health Agency](https://www.samhsa.gov/find-help) website to find centers and services near you. |
| [Centers for Independent Living](http://www.ilru.org/projects/cil-net/cil-center-and-association-directory): Centers provide a variety of training, support, and assistance to people with disabilities. They may offer programs or be able to connect you to local services in your area. | Contact your local [Center for Independent Living](http://www.ilru.org/projects/cil-net/cil-center-and-association-directory) to learn more. |
| [Area Agencies on Aging](https://www.n4a.org/aaastitlevi): Area Agencies on Aging provide information and services to adults over 60 years of age to help them choose the services and living arrangements that suit them best. Specific resources and options will vary by community. | Contact your local [Area Agency on Aging](https://www.n4a.org/) to learn more about supports that are available in your area. |

**Share With Us**

Did any of these tips and resources spark a memory or story you want to share, or a resource or tool you need? [Complete this form to contact us and share your ideas](https://thearcus.surveymonkey.com/r/7F5N5DC)!

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