

Financial Resources for Missouri Children and Youth with Developmental Disabilities

Frequently Asked Questions

This document has information about programs that can help children and youth with developmental disabilities get some of the services they need. Some programs provide direct services. Other programs help pay for services. Programs may have financial or other eligibility requirements. The services your child receives may depend on individual and family circumstances. For more information, see the *Financial Resources* document at <http://dmh.mo.gov/dd/autism/>.

Financial Resources for Children and Youth with Developmental Disabilities, including Autism Spectrum Disorder			
<u>What is it?</u>	<u>What does it offer?</u>	<u>Who qualifies for it?</u>	<u>Who should I contact?</u>
Missouri Division of Developmental Disabilities Regional Offices	Is the place to start for services offered by the state for individuals with developmental disabilities. The Regional Offices determine eligibility for division services.	The Missouri Division of Developmental Disabilities serves people with developmental disabilities. The disability must be likely to continue indefinitely and result in significant difficulties with two or more of the following: <ul style="list-style-type: none"> • Self care • Receptive and expressive language • Learning • Self-direction • Capacity for independent living or economic self-sufficiency • Mobility 	http://dmh.mo.gov/dd/facilities
Missouri Division of Developmental Disabilities Home and Community-Based Waivers	Offers five waivers for people with developmental disabilities. These include: <ul style="list-style-type: none"> • Comprehensive Waiver • Missouri Children with Developmental Disabilities Waiver (MOCDD), aka (Sarah Lopez) • Community Support Waiver • Autism Waiver • Partnership for Hope Waiver, also known as the Prevention Waiver Each waiver provides different services. To see what is offered, visit: http://dmh.mo.gov/dd/progs/waiver/services.html	Determined by the Division of Developmental Disabilities Regional Office initially. For specific eligibility criteria for each waiver, see the last page of this document or contact the Regional Office in your area: http://dmh.mo.gov/dd/facilities/	http://dmh.mo.gov/dd/progs/waiver or http://dmh.mo.gov/dd/facilities

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Financial Resources for Children and Youth with Developmental Disabilities, including Autism Spectrum Disorders (cont.)			
<u>What is it?</u>	<u>What does it offer?</u>	<u>Who qualifies for it?</u>	<u>Who should I contact?</u>
First Steps	Assists families of children with a developmental delay or disability from birth – 3 years by providing coordinated supports, resources and early intervention services. The program is offered by the Department of Elementary and Secondary Education.	Children birth to three. Eligibility is based on the child’s condition (3 categories); Newborn condition: birth weight less than 1500 grams Diagnosed condition: a medical condition associated with delay or disability Developmental delay: functioning at half-age delay in one domain or informed clinical opinion For more information about eligibility, visit: www.dese.mo.gov/divspeced/FirstSteps/eligibilitycriteria.html	https://dese.mo.gov/special-education/first-steps 866-583-2392 (toll-free)
Local School Districts – Comprehensive Screening	Provides a free comprehensive screening to children. This includes a screening of the child’s health, hearing, vision, and overall development. Districts that provide Parents as Teachers home visits also offer in-home screenings for children 6 – 36 months. Services provided vary by school district.	All families should qualify for the free comprehensive screening, but families may want to check with their local school district for more information.	Contact your local school district for more information.
Local School Districts – Special Education	All school districts in Missouri are required to provide a free and appropriate education to all students. Students with ASD may qualify for special education services and/or educational accommodations.	A student must meet eligibility criteria through an educational evaluation that includes: <ul style="list-style-type: none"> • a review of medical records (if available), • information from the parents, • performance on classroom assessments, • observation of the child’s behavior across multiple environments, and • an in-depth social history. Parents may refer their child for the educational evaluation. If they disagree with the outcome of the evaluation, they may request an independent educational evaluation.	Contact your local school district for more information.

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Senate Bill 40 (SB40) Board	Funds services for persons with developmental disabilities who are residents of the county. The organizational structure of each Senate Bill 40 Board is different. Some Boards provide direct services; some provide funds to community agencies to provide services. Funded services vary by county. Many county board agencies also contract with the Division of Developmental Disabilities to provide various services including case management, residential supports, day habilitation, personal assistant hours, and job coaching.	<p>People with a developmental disability may be eligible. The disability must be likely to continue indefinitely and result in major difficulties with two or more of the following:</p> <ul style="list-style-type: none"> • Self care • Receptive and expressive language • Learning • Self-direction • Capacity for independent living or economic self-sufficiency • Mobility <p>Each county may have different eligibility criteria for specific services.</p>	To find out if there is an SB40 Board in your county, see http://macdds.org/county-board/
Missouri's Autism Insurance Law, effective January 2011	Requires private insurance companies in Missouri to provide coverage, under group health insurance policies, for applied behavioral analysis (ABA) therapy and other health services for children diagnosed with autism spectrum disorder.	<p>Children, under 26 years of age, living in Missouri, who have a diagnosis of Autism Spectrum Disorder, and who have any of the following insurance plans:</p> <ul style="list-style-type: none"> • All group health insurance plans written in Missouri. • All group health insurance plans written in other states but insuring Missouri residents, to the extent not already covered by the plan. • All self-insured governmental plans (defined by USC Section 1002(32). • All self-insured group arrangements, to the extent not pre-empted by federal law. • All plans provided through a multiple employer welfare arrangements or other benefit arrangements, to the extent not pre-empted by federal law. • All self-insured school district plans. <p>Children under 19 are eligible for coverage.</p>	http://insurance.mo.gov/consumers/autismFAQ/

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Missouri Health Insurance Pool (MHIP)	Provides medical and prescription coverage to Missourians who can't find insurance in the standard market because of a health condition and to those whose insurance through an employer has ended. MHIP's coverage is offered through two pools: the state pool and a federal pool.	Contact MHIP for coverage and eligibility requirements.	www.mhip.org 800-821-2231 (toll-free)
Supplemental Security Income (SSI)	Provides cash to help pay for basic needs, like food, clothing, and shelter. Children and adults with disabilities can apply.	Eligibility is based on significant physical, developmental or mental impairments that are expected to last over one year. Specific financial guidelines apply. You can use the Benefit Eligibility Screening Tool at www.benefits.gov/ssa to find out if you are eligible for SSI or other benefits. It will take 5 to 10 minutes.	http://ssa.gov/ssi 800-772-1213 (toll-free) (TTY 800-325-0778)
Bureau of Special Health Care Needs	Offers service coordination and funding for medically necessary services for children and youth with complex physical health care needs and their families.	Individuals must be a Missouri resident, have a special health care need and meet medical and financial eligibility when required. For further information on financial eligibility, see www.dhss.mo.gov/SHCN/Eligibility.html or call 800-451-0669 (toll-free)	www.dhss.mo.gov/SHCN 800-451-0669 (toll-free)
Autism Speaks – Autism Cares Grant	Grant may provide up to \$1000 in emergency funding to cover the cost of critical living expenses such as housing, utilities, car repair childcare, funeral expenses, etc. (autism medical treatments and services are not covered)	Families must apply online within 90 days of a qualifying event, such as: <ul style="list-style-type: none"> • Natural disaster (e.g., flood, tornado) • Death or critical illness in the immediate family • Loss of job for the primary income-earner • Loss of home (e.g., foreclosure) 	888-AUTISM-2 (toll-free) www.autismcares.org

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Action for Autism	Provides grants to help pay for assessments, education, therapies, special programs/camps, and equipment/technology needs.	<ul style="list-style-type: none"> • Families must live within a 250-mile radius of St. Louis, Missouri. • Child must be age 17 or younger. 	www.afastl.org 636-449-0352
United Healthcare Children's Foundation	Offers medical assistance grants of up to \$5,000 for medical services or equipment not fully covered by commercial health insurance. Includes speech and physical therapy; equipment such as wheelchairs, braces, hearing aids and eyeglasses; and other needs.	<ul style="list-style-type: none"> • Must be 16 years old or younger and live in the United States • Must receive and pay for care/items in the United States. • The applicant must be covered by a commercial health benefit plan and limits for the requested service are either exceeded, or no coverage is available and/or the copayments are a serious financial burden on the family. See details online. See full criteria online at www.uhccf.org/criteria_new.html	www.uhccf.org
Midwest Special Needs Trust	Provides trust services for people with disabilities. Charitable programs and grants are also available. Special needs trusts are a type of trust specifically designed for individuals with disabilities. If properly structured and administered, special needs trusts do not affect an individual's eligibility for benefits such as SSI or Medicaid. The Charitable Trust is a program that provides small financial assistance grants to persons with disabilities who meet the eligibility criteria for disability and income.	Persons with disabilities who meet income requirements in Missouri and surrounding states (Arkansas, Illinois, Kansas, Kentucky, Nebraska, Oklahoma and Tennessee)	www.midwestspecialneedstrust.org 1-888-671-1069 (toll-free)

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Firsthand Foundation	Helps pay for health related needs, such as treatment, equipment, vehicle modifications, when other resources are exhausted.	<ul style="list-style-type: none"> • Family must meet certain financial guidelines (see website for details). • Child must be 18 years of age or younger (a person 19–21 may be considered if they are in a child-like mental state) • Child must be under the care of a pediatrician • The case must involve a child with a specific healthcare need • The request must be clinically relevant to the health of the child • There must be no existing insurance coverage for the requested expenses <p>One request per year, per child for a maximum of three times in a child’s lifetime.</p>	https://www.firsthandfoundation.org/ 816-201-1569

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Additional Financial Resources for Income-Eligible Children and Families			
What is it?	What does it offer?	Who qualifies for it?	Who should I contact?
Family Support Division	Offers cash assistance, food stamps, energy assistance, access to health insurance, and more.	Eligibility requirements vary by the type of program, but often include an assessment of family income.	To find your local FSD office go to: http://dss.mo.gov/fsd/ 800-735-2466 (toll-free)
MO HealthNet (Medicaid)	Offers health insurance for low-income individuals, including children, families, and those who are elderly, blind, or disabled. Provides hospital, dental, medications, and vision coverage.	<p>A child:</p> <ul style="list-style-type: none"> • who is under 19 years of age; • who applies for a social security number; • who lives in Missouri and intends to remain; • who is a United States citizen or an eligible qualified non-citizen; • the parent must cooperate with Child Support Enforcement (CSE) in the pursuit of medical support; and • whose countable family income does not exceed the following: <ul style="list-style-type: none"> 185% Federal Poverty Level (FPL) for children under age 1 133% FPL for ages 1-5 100% FPL for ages 6-18 <p>Uninsured children whose income is over the above limits, and whose monthly gross family income is under 150% FPL, are also eligible.</p>	<p>For Kids www.dss.mo.gov/fsd/mchild.htm</p> <p>For Families www.dss.mo.gov/fsd/maf.htm</p> <p>For the Aged, Blind, and Disabled www.dss.mo.gov/fsd/massist.htm</p> <p>800-392-2161 (toll-free)</p>
Children's Health Insurance Program (CHIP)	Provides health insurance to children from working families with incomes too high to qualify for MO HealthNet (Medicaid), but too low to afford private health insurance. Provides coverage for prescription drugs, vision, hearing, and mental health services.	<p>Children with may be eligible if the following criteria are met.</p> <ul style="list-style-type: none"> • family gross income over 150% FPL up to 300% FPL; • they are uninsured for 6 months; • have family assets with a net worth of less than \$250,000; • children in families with gross income over 150% FPL cannot have access to affordable health insurance (from \$69 to \$172 per month, based on family size and income) and the family must pay a monthly premium <p>Premium amounts change July of each year. The premium is based on family size and income to insure that no family pays more than 5% of their income for coverage.</p>	<p>www.dss.mo.gov/fsd/mchild.htm 1-800-392-2161 (toll-free)</p>

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<u>What is it?</u>	<u>What does it offer?</u>	<u>Who qualifies for it?</u>	<u>Who should I contact?</u>
Women, Infants, & Children (WIC)	Nutrition education & food vouchers for low-income pregnant women & children under 5.	<p>WIC helps support the following people:</p> <ul style="list-style-type: none"> • Pregnant women • Non-breastfeeding postpartum women (up to 6 months after delivery or termination of the pregnancy) • Breastfeeding women (up to 1 year after delivery as long as they are breastfeeding the baby) • Infants from birth up to 1 year of age • Children up to their 5th birthday <p>All applicants must meet income eligibility guidelines, which are found at www.dhss.mo.gov/WICFamilies/apply.html</p>	<p>http://health.mo.gov/living/families/wic/index.php 800-392-8209 (toll-free)</p>
Family Nutrition Education Program (FNEP)	Education on nutrition & healthy lifestyles for children & adults.	For eligibility, contact the FNEP program at 573-882-9760.	<p>http://extension.missouri.edu/fnep/ 573-882-9760</p>
Dental Services	Provides dental care and funding for dental care for persons who are income-eligible.	Eligibility requirements may vary by the type of program.	For a list of resources, go to: http://www.modental.org
Low Income Home Energy Assistance	Helps persons who meet income eligibility guidelines pay their energy bills and make their homes energy efficient. Can also provide housing vouchers.	Households that meet income guidelines based on family size. Caseworkers in Community Action Agencies provide information on requirements at	To find your local agency, go to http://www.benefits.gov/benefits/benefit-details/1573 573-634-2969
OATS Public Transportation	Provides rides to the doctor or other appointments for eligible persons. Serves 87 counties in Missouri.	People who live in the 87 counties served by the program.	<p>http://www.oatstransit.org/ 573-443-4516 or 888-875-6287 (toll-free)</p>
Southeast Missouri Transportation Services (SMTS)	Provides rides to the doctor or other appointments for eligible persons. Serves 20 counties in Southeast Missouri.	People who live in the 20 counties served by the program.	<p>www.ridesmts.org 800-273-0646 (toll-free)</p>
Missouri Department of Transportation (MODOT)	Keeps a list of agencies that provide transportation for persons with disabilities. See "Transit Links"	Typically, these are links to local public transportation, so anyone qualifies. Fares vary.	<p>www.modot.mo.gov/multimodal 888-275-6636 (toll-free)</p>

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MO HealthNet Non-Emergency Medical Transportation (NEMT)	Provides rides to appointments for eligible MO HealthNet (Medicaid) recipients.	<p>You must be enrolled in MO HealthNet or a MO HealthNet managed care plan on the day of your appointment.</p> <p>Some people enrolled in MO HealthNet or a MO HealthNet managed care plan do not get NEMT services as part of their benefits. The NEMT program will let you know if your benefits do not cover NEMT.</p>	<p>MO HealthNet: 866-269-5927 (toll-free)</p> <p>Missouri Care Health Plan: 800-695-5791 (toll-free)</p> <p>Healthcare USA: 800-688-3752 (toll-free)</p> <p>Molina Healthcare: 888-867-9155, menu option1 (toll-free)</p>

Eligibility for Department of Mental Health Home and Community-Based Waivers

Comprehensive, Community Support, Autism and Prevention Waivers:

- Eligible for Medicaid as determined by the Missouri Department of Social Services' Family Support Division under an eligibility category that provides for Federal Financial Participation (FFP).
- For the Comprehensive Waiver, service needs cannot be met in the Community Support Waiver.
- For the Community Support and Autism Waiver, waiver service needs cannot exceed \$22,000 annually and the participant must not require residential services.
- For the Prevention, waiver service needs cannot exceed \$12,000 annually and the participant must not require residential services

MOCDD or Lopez Waiver:

- Under the age of 18, ineligible for Medicaid due to the deeming of parental income and resources; live with family; have a permanent and total disability; and require habilitative (waiver) services

Autism Waiver:

- Must be between the ages of 3 and 18. Must have a diagnosis of Autism Spectrum Disorder as defined in the most recent edition of the Diagnostic and Statistics Manual of Mental Disorders, American Psychiatric Association (includes autism spectrum disorder)

Partnership for Hope Waiver (also known as the Prevention Waiver):

- Must live in a participating county of the Prevention Waiver who meets that prioritization of need established specifically for this waiver.

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