

MY BENEFITS & PROGRAMS TOOLKIT

Name: _____

Year: _____



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Disability Benefits and Programs Guide

This guide will walk you through the steps to creating your own personal ***“Disabilities Programs Toolkit”***, which can be used when applying for programs like Medicaid, Social Security, and more.

Each Section Includes:

- A description of the program.
- The documents needed to apply.
- The steps to apply.

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Gather Your Documents



Documents & Personal Information Checklist

This is a list of the *general* documents you will need for all programs. You will find lists of documents for specific programs in each section of this guide.

Reminder: You may be asked to provide additional documents based on your situation and/or where you live.

- ☐ **Proof of Identity:** Birth certificate, passport, or state ID/driver's license
- ☐ **Proof of U.S. Citizenship or Eligible Non-Citizen Status:** Social Security Card, Green card, or other immigration documents
- ☐ **Proof of Date of Birth:** Birth certificate, passport, or immigration papers
- ☐ **Proof of Disability:** Medical records, doctor's statement, psychological evaluation, copies of the Individualized Family Service Plan (IFSP) or Individualized Education Program (IEP) for a child (or if you had one as a child).
- ☐ **Social Security Number:** Social Security card or document numbers for legal immigrants
- ☐ **Proof of Income:** Recent pay stubs, tax returns, or other income verification
- ☐ **Proof of Living Situation:** Lease agreement, rent receipts, mortgage info, or utility bills
- ☐ **Proof of Residency:** Utility bill, lease agreement, or mortgage
- ☐ **Proof of Assets:** Bank accounts (savings, checking, and money market), certificates of deposit (CDs), stocks and bonds, retirement accounts (such as IRAs, 401(k)s, and 403(b)s), cash, additional vehicles beyond the primary vehicle, second homes or vacation properties, RVs, motorhomes, or campers, life insurance policies with a cash value greater than \$1,500 (in most states), and jewelry, art, and collectibles all count as assets.
- ☐ **Other Health Insurance Information:** Including job-related insurance, if applicable
- ☐ **Proof of Expenses:** Rent/property taxes, utility bills, medical bills

Follow along to the next section where you will find guidance on organizing your personal toolkit!

Create Your Personal Toolkit

To stay organized you can keep all your documents in one place using a digital or physical system. See the steps below to create your digital or physical **Toolkit**.

Steps for Creating Your Digital Toolkit

1. **Choose where you want to store your digital folder:** You can store this on your computer, in a Google Drive, or any other cloud service you would like to use.
2. **Make and Name Your Folders:**
 - ☐ Documents and Personal Information Checklist
 - ☐ Social Security
 - ☐ Medicaid
 - ☐ Home and Community Based Services (HCBS)
 - ☐ Employment (may not be applicable for a young child)
 - ☐ Financial
 - ☐ Additional Programs
 - ☐ Resources and Support
3. **Add a Program Guide:** Download and save each section of this guide to the folders you created.
4. **Download/Scan and Save Important Documents in Your Folders:** You can include things like completed applications, any new information about your medical needs, communication from the program (e.g., any letters from Medicaid), and anything related to your benefits and services.
5. **Back-Up Your Files:** Save your digital toolkit in multiple locations.

Steps for Creating Your Physical Toolkit

1. **Gather Your Materials:**
 - ☐ A large binder (2+ inches) that will hold all of your documents.
 - ☐ Labeled Dividers
 - ☐ Plastic Sleeves
2. **Organize and Name Your Sections:**
 - ☐ Documents and Personal Information Checklist
 - ☐ Social Security
 - ☐ Medicaid
 - ☐ Home and Community Based Services (HCBS)
 - ☐ Employment (may not be applicable for a young child)
 - ☐ Financial
 - ☐ Additional Programs
 - ☐ Resources and Support
3. **Add a Program Guide:** Print out the program page guide and put them in each section.
4. **Organize Your Documents:** Print any completed applications, new information, and anything related to the program and put it in its section.

Social Security: SSI and SSDI

Information Sheet

What is Supplemental Security Income (SSI)? SSI is a needs based program that gives monthly payments to people with low income. SSI can help people with disabilities, blind individuals, and older adults pay for needs like food, clothing, and shelter. You don't need to have worked or paid into Social Security to get SSI, but you must meet eligibility.

What is Supplemental Security Disability Insurance (SSDI)? SSDI is a program that gives monthly payments to people who can't work due to a disability. It's like insurance for those who worked and paid Social Security taxes in the past. The monthly payments help with expenses such as housing, food, and other needs. To qualify, you need a work history where you paid into Social Security and you must meet specific disability requirements.

Can a child receive SSDI if they never worked? Children with disabilities may qualify for SSDI if one of their parents is receiving Social Security benefits, either for retirement or disability, or if the parent has passed away. In these situations, the child can receive benefits based on the parent's Social Security work record. Additionally, adults who became disabled before the age of 22 can also receive SSDI benefits as dependents on a parent's Social Security record, even if they have never worked themselves.

The Social Security Administration (SSA) manages both SSI and SSDI applications. For each program when you apply, SSA will be looking at:

- **SSI:** Looks closely at your current money situation
- **SSDI:** Pays more attention to work history and how much was earned in the past.



SSI often makes people eligible for Medicaid! See the section on Medicaid to learn more about the application process.

Applying for Social Security: SSI and SSDI

1. Gather the following information:

- ☐ Name, date of birth, and Social Security number
- ☐ Mailing address, phone number, and email address (optional)

2. Gather the following documents: *The SSA does not accept photocopies. They will return your original documents back to you.*

- ☐ Proof of Age
- ☐ Proof of Identity
- ☐ Proof of U.S. Citizenship or lawful alien Status
- ☐ Proof of Disability/Medical Records
- ☐ Proof of Income
- ☐ Proof of Resources
- ☐ Proof of Living Arrangements
- ☐ Work History
- ☐ Worker's Compensation information if you were injured at work for adults
- ☐ Individualized Family Service Plan (IFSP) or Individualized Education Program (IEP) for children

3. Go to <https://www.ssa.gov/ssi/start.html> to start the process online.

NOTE: If you are applying for **SSI**, The SSA will contact you either by phone or email to schedule an appointment. If you are applying for **SSDI**, you may just need to complete Steps 1-3. The entire application is online and they don't always need an interview done. If they do request an interview, it's because they need more information.

4. Go in person or have a phone interview with the SSA.

5. Your case will be sent to Disability Determination Services for medical evaluation.

6. The SSA will inform you of the decision, typically within 3-5 months.



It is recommended to check the status of your application often, you can do this by logging into your Social Security account or by calling 1-800-772-1213.

Disclaimer: The SSI and SSDI application process can be complicated and may need extra attention to details. We have double-checked that all required documents are accurate, but please remember that the SSI and SSDI programs have specific rules that might be different for each person. If you need help, we suggest talking to a professional or advocate who knows about these programs.

Social Security: SSI and SSDI

Additional Paperwork

The Social Security Administration will often ask you for additional information. Below are some of the additional documents you may be required to complete.

The Function Report is a document the SSA will use to understand how the disability affects daily life and whether or not you or your loved one is eligible for SSI.

It includes:

- Questions about daily needs, like household tasks, personal care, and getting around.
- Questions about memory, interacting with others, and more.

Filling out the function report:

- Be honest and detailed!
- Explain **specific** challenges you have with daily living.
- Use this [resource](#) to help you.

You can find the function reports (by age) here:

- [Function Report Age 6-12](#)
- [Function Report Age 12-18](#)
- [Function Report- Adult](#)

You may also be asked to fill out the following reports:

- **Work history report:** Provides a comprehensive picture of your past work activities to determine if your current medical condition prevents you from doing similar work.
- **Work activity report:** This is for people who are currently working or have worked since applying for disability benefits, it is used to gather details about work activity and “substantial gainful activity” (SGA).
- **Third-party function report:** This form is completed by a family member, caregiver, or even a former co-worker. It is used to gather information about an applicant’s disability and how it affects their daily life.



SSI often makes people eligible for Medicaid! See the section on Medicaid to learn more about the application process.

Medicaid

What is Medicaid? Medicaid is a government program that offers free or low-cost health insurance to low-income individuals, including children, adults, older adults, and people with disabilities. It covers medical costs like doctor visits, hospital stays, and medications. To qualify, you must meet certain income and eligibility requirements.

What about Medicare? Medicare is for people 65 and older or those with certain disabilities, but usually involves premiums, deductibles, or co-pays. Some people qualify for both Medicare and Medicaid.

Applying for Medicaid

Each state runs its own Medicaid program with different rules for eligibility, benefits, and application processes.

1. Gather the following documents:

- ☐ Proof of Identity Proof of U.S. Citizenship or Eligible Non-Citizen Status Proof of Date of Birth
- ☐ Proof of Disability
- ☐ Proof of Income
- ☐ Proof of Residency
- ☐ Proof of Assets
- ☐ Other Health Insurance Information
- ☐ Proof of Expenses
- ☐ Social Security Income (SSI) Benefit Statement **This will come when you start getting SSI. If you don't already receive SSI or Social Security Disability Insurance (SSDI), you'll need to fill out the disability portions of the Medicaid application.*

2. You can **apply online, by phone, by mail, or in person** depending on your state's process.

For Colorado, visit: <https://www.healthfirstcolorado.com/apply-now/>

3. Some states may require an interview.

4. Submit your application and wait for approval. The typical wait time is 30-45 days!

5. If approved, you can enroll in Medicaid!



State-specific information for Medicaid enrollment and benefits can be found at:
www.medicaid.gov

Home Community Based Service (HCBS) Waivers

What are HCBS Waivers? HCBS Waivers provide care and services to people with disabilities in their homes or communities, instead of institutions like nursing homes. Each state runs its own program, so services and eligibility can vary. Here are some examples of HCBS waivers for [children](#) and [adults](#) in Colorado and [services available](#).

What HCBS Waivers Pay for: HCBS waivers help pay for services that support children and adults with disabilities in their daily lives. Here are examples of what a waiver can pay for:

- **Personal Care** (help with bathing, dressing, and other daily tasks)
- **Housework** (like cleaning, cooking, and grocery shopping)
- **Transportation** (getting to appointments or programs)
- **Respite Care** (giving caregivers a break)
- **Day Programs** (activities or services during the day)
- **Home or vehicle modifications** (making spaces more accessible), and MUCH MORE!

Applying for HCBS Waivers

Getting Started:

- Before applying for an HCBS waiver, you should already have Medicaid and SSI. To find out how to apply in your state you can visit/contact your state's Medicaid Office or Department of Health or Disability Services.
- In Colorado, you can start by visiting: <https://hcpf.colorado.gov/hcbs-waivers>

The Application:

1. Learn which HCBS waiver is best suited for you or your loved one.
2. Fill out the application for the HCBS waiver and submit the following documents:
 - ☐ Proof of Identity
 - ☐ Proof of U.S. Citizenship or Eligible Non-Citizen Status
 - ☐ Proof of Disability
 - ☐ Proof of Assets
 - ☐ Functional Assessment: Evaluation from a licensed provider or disability assessment
 - ☐ Proof of Income
 - ☐ Proof of Medicaid **receive when you start receiving Medicaid*
3. An agency will contact you to schedule a meeting where they will assess needs.
4. Receive notification of whether the application has been approved or denied.
5. If approved, a case manager will be available to help enroll in the waiver and set up needed services.

Employment Support

What is Vocational Rehabilitation? Voc Rehab is a program that helps people with disabilities get ready for, find, and keep a job. It offers support such as job training, career advice, help with job searches, and workplace accommodations.

In addition to employment support, Voc Rehab can help pay for other employment related services like:

- Education and Training
- Assistive Technology
- Transportation Assistance
- Career Counseling
- Support Services

Where are they located? Voc Rehab services are offered in every state and managed by each state's Department of Vocational Rehabilitation or a similar agency.

You can find your states Voc Rehab office at <https://rsa.ed.gov/about/states>

Applying for Employment Support

1. Contact your state Vocational Rehabilitation office.
2. Prepare for your appointment by gathering the following documents:
 - ☐ Proof of Identity:
 - ☐ Proof of U.S. Citizenship or Eligible Non-Citizen Status
 - ☐ Proof of Date of Birth
 - ☐ Proof of Disability
 - ☐ Proof of Income
 - ☐ Work History **if available*
3. Schedule an initial appointment to discuss what help you or your loved one needs.
4. Complete necessary job placement steps and support.
5. Sign up for employment support programs specific to your needs.
6. Set goals and milestones with your assigned counselor or coach.

Financial Programs

If you have a disability and you want to save money without losing access to benefits like SSI or Medicaid you can set up ABLE Accounts or Special Needs Trusts.

ABLE Accounts

- Help people with disabilities save money for things like medical care, transportation, and education.

Some things to consider:

- The disability must have started before age 26.
- You can add up to about \$17,000 (as of 2024)
- The account can't go over a certain limit.
- The money grows tax free!

You can find more information at: <https://www.ablenrc.org/>

Special Needs Trusts

- Help to protect large amounts of money (like gifts or inheritance).

Some things to consider:

- There is no limit on how much you can put in.
- A trustee (usually a family member or professional) must manage the money.
- There may be taxes on the trust.

Applying for ABLE accounts and Special Needs Trusts

1. Research account providers in your state.
2. Select a provider and start an application.
3. Gather required documentation to open your account **This may differ between ABLE or trust*
 - ☐ Proof of Identity
 - ☐ Proof of U.S. Citizenship or Eligible Non-Citizen Status
 - ☐ Proof of Date of Birth
 - ☐ Proof of SSI
 - ☐ Proof of Disability
 - ☐ Initial Deposit (if required) **Bank account or other funds for initial deposit*
4. Submit your application and initial deposit (if required).
5. Confirm account setup.
6. Set up (optional) recurring deposits.

Additional Programs

These programs can help people with and without disabilities.

Food and Nutrition Assistance: Programs like **SNAP** (Supplemental Nutrition Assistance Program) and **WIC** (Women, Infants, and Children) help with food costs. They provide vouchers or cards to buy groceries.

Housing Assistance Programs: **HUD** (Housing and Urban Development) and **Section 8** provide financial help for affordable housing. These programs provide people with disabilities and low-income individuals with affordable housing.

Energy Assistance Programs: **LEAP** (Low Income Energy Assistance Program) helps with heating costs during the winter months.

Applying for Additional Programs

Each program and application process will vary by state.

Food and Nutrition Assistance (SNAP, WIC, etc.):

- Check eligibility to make sure you meet the income requirements. You can visit your state's SNAP or WIC website to apply.
 - Many states also allow phone applications or in-person visits.
 - In Colorado visit the [Colorado PEAK website](#) to apply

Housing Assistance (HUD, Section 8, etc.):

- Visit your state or local housing authority's website to apply or go to: www.hud.gov
- Many of these programs have waiting lists.

Energy Assistance (LEAP, Utility Discounts):

- Visit the website for LEAP/energy assistance in your state to apply.
 - Most states have online applications, or you can apply by phone or mail.
 - In Colorado visit the [Colorado PEAK website](#) or call 1-866-432-8435 to apply.

Confused about your options? You can reach out to local community organizations or advocacy groups that can guide you in the right direction.

Resources and Support for Your Journey

The Arc of the United States: Provides advocacy, information, and resources for people with developmental disabilities and their families. There are chapters all over the United States! Website: www.thearc.org

Protection and Advocacy Systems (P&A): A network of federally funded organizations that provide legal advocacy and assistance for individuals with disabilities. Find your state P&A at: <https://acl.gov/programs/pa-programs>

National Disability Rights Network (NDRN): A nationwide network that protects and advocates for the rights of people with disabilities. Website: www.ndrn.org

We hope this toolkit has helped you understand the different programs and benefits available to people with disabilities. Just know that you don't have to do it alone!