

## For kids aging out of foster care, public benefits provide support

Many organizations provide residential services for abused and neglected children. They arrive with a history of trauma and adverse life experiences, behavioral problems, mental health concerns, family discord, caregiver impairment, familial substance abuse, declining academic performance and achievement, community violence or gang involvement, and poverty. And these organizations are there with a new home – sometimes the first home the children they serve have had.

But these facilities are only intended to house minors. The residents must transition out before they turn 21. This can be a watershed moment for young people with autism or mental/behavioral health issues, as they age out of eligibility for residency, and typically simultaneously age out of eligibility for many government programs for children with developmental or intellectual disabilities or mental health diagnoses.

As studies have confirmed, young people who age out of foster care are more likely to experience negative outcomes, including homelessness, unemployment, incarceration, and lack of access to health care. The Supplemental Security Income (SSI) program can provide a crucial source of financial stability at this time, and serves as an eligibility gateway to resources such as food stamps, Medicaid, and supportive housing.

### **Bridging a watershed transition**

In 2018, we worked with an organization that struggled to help their transitioning adolescents to secure the supports for income, health, and mental health.

The rules for SSI, SNAP (food stamps), and other public benefits available for people with disabilities are complex, and the application processes – which can be rather arcane – are all different. Not surprisingly, case workers were unclear on what the eligibility requirements were, how to apply, and what should be highlighted to create the greatest chance for an application to succeed.

Case workers had seen youth rejected for SSI or Medicaid in a number of what seemed like rather strong cases, including children with intellectual disabilities, psychotic disorders, mood disorders, autism spectrum disorders, addiction, and developmental trauma that had resulted in significant developmental delays and risky behaviors. In all these cases, appeals were denied. The children had qualified only in cases of extreme severity of the disability, such as those involving fetal alcohol syndrome, traumatic brain injury, or profound intellectual disability.

It is easier to maintain eligibility for benefits when they are approved before adulthood. But timing can be difficult. It is important to apply promptly – while the child or young adult still has access to case managers who can help them – but federal foster care payments count as income for purposes of SSI, meaning the person is not eligible for this income-based program while in the foster care system. On the other hand, due to the Affordable Care Act, former foster care children are categorically eligible for Medicaid until they turn 26; there is no income limit and no asset limit – so long as you know to apply.

### **Going beyond who is eligible and how to apply**

For this group, we created a training about SSI and related public benefits for the case workers. We structured it as a discussion rather than a lecture, so that they could practice building cases for the real-world situations they

were familiar with – not “textbook examples” that didn’t match their experience. Their questions were insightful and engaged.

Among the topics we covered in detail:

- How to apply for SNAP, TANF, and/or Medicaid
- What counts as income, and what doesn't
- What work incentives programs allow SSI recipients to work without reducing their benefits, protecting them while they are earning income, going to school, or saving money
- The three programs Illinois currently has tailored to adolescents and adults with disabilities, and that home and community-based services are only available to people who sign up for Medicaid first
- The differences between the PUNS(Prioritization of Unmet Need for Services) list vs. DRS (Department of Rehabilitation Services) application
- How the DHS Home Services Program helps young people remain living independently in the community (and that it’s not the similarly named Illinois Department on Aging Community Care Program)
- Who can help you apply, and what kind of help they can offer

We gave the participants a quiz to test their knowledge of SSI vs. other Benefits and community services. Here is an example of the questions they were able to answer:

*Austin is a 22 year old male with a history of abuse and neglect. He was recently diagnosed with schizophrenia. He has intermittently been able to work but has had to take leaves of absence due to psychiatric hospitalizations. Austin has independent living skills but needs support and prompting to remain medically compliant. He works part-time at a restaurant and makes \$300 a week, and is currently living with his mother.*

1. *What financial benefits would you consider encouraging Austin to apply for, why?*
2. *Would you recommend Austin for, why or why not? a. The PASS b. IRWE c. Student earned income exclusion*
3. *What, if any, community medical or mental health services would be applicable for Austin and why?*

The case managers did well overall, and we left feeling hopeful. And indeed, shortly after the training, the organization called us to say **they had their first successful reconsideration of an SSI denial for one of their young people.**

It is very rewarding to be able to help a case manager or provider, where there is a unique complication, or maybe a policy is being applied incorrectly. That empowerment goes beyond helping them learn to tell if a person is, or is not, eligible – to making them able to build opportunities for their client that they weren't able to before. In this case they were able to advocate knowledgeably and powerfully for a young person to enter adulthood with more support.

All of the many organizations doing youth case work could benefit from this kind of learning – and we hope to help more of them attain it.

Facing similar issues? [Contact us](#) to discuss a consultation