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Must-Know Resources

For Raising A Special Needs Child



Valuable Resources For Every Age



Jeyaram
& Associates
Wills, Trusts & Estate Planning

You Are Not Alone

1

Find Community Support (Any Age)

Upon learning your child's diagnosis, it's not only overwhelming, but it can also feel isolating.

You are not alone!

Search for community support groups. Many families have gone through the stress of learning that their child has special needs and belong to community support groups – even families with children with rare diagnoses.

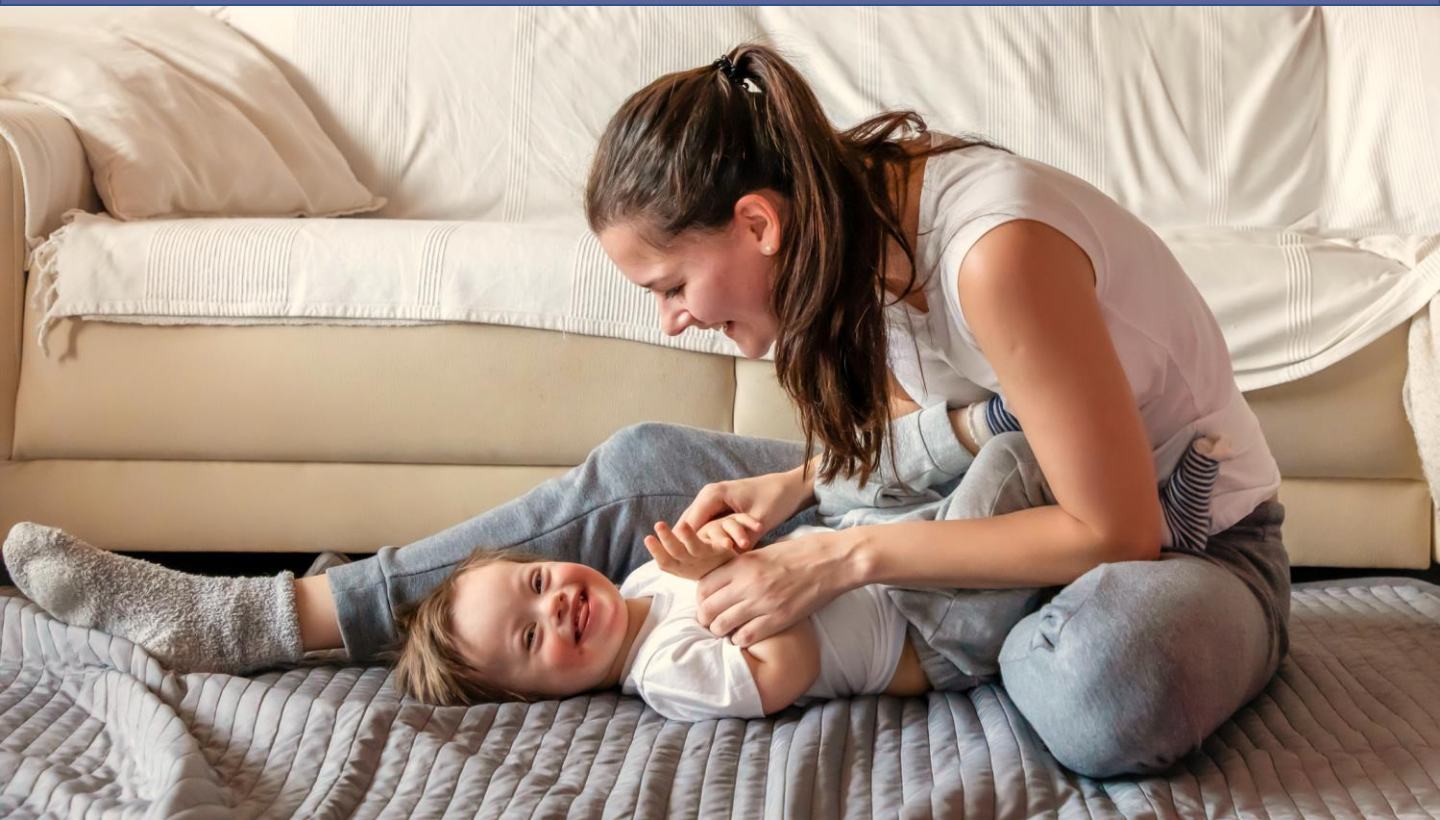
Support groups are an important source of knowledge and emotional support. They can help you learn how to navigate your new world.

A sample of Georgia-based support groups and nonprofits for differently-abled families include:

- FOCUS & Fragile Kids
- Parent To Parent of Georgia
- Spectrum Autism Support Group
- TACA (The Autism Community In Action)
- Lekotek of Georgia
- The Guide Project
- Swim Angelfish of Georgia



Enroll In Early Intervention Services



2

Apply To The “Babies Can’t Wait” Program *(Birth to 3 Years)*

Babies Can’t Wait (BCW) is Georgia’s early intervention program that offers a variety of coordinated services for infants and toddlers with special needs (from birth to three years-of-age) and their families.

Your child will be assessed for eligible services such as speech, feeding, occupational, and physical therapy as well as assistive technology, nutritional support, special instruction and vision services – at no or reduced cost.

Family income is not considered when applying for services. For more information, call Babies Can’t Wait at 912-644-5806

3

Apply For Katie Beckett Medicaid *(Ages 3 - 18)*

Katie Beckett is a way for children with special needs or significant medical issues to obtain Medicaid coverage, regardless of the parents' income, to help cover medical and therapeutic expenses.

Eligibility is generally determined by whether the child requires a certain "level of care." Katie Beckett can be used for any medically necessary services for your child and is commonly used to pay for therapies such as physical, occupational, speech, and feeding therapy as well as healthcare visits to specialists, medications and durable medical equipment.

In many cases, Katie Beckett serves as secondary insurance that can cover copays and other costs not covered by primary insurance.

Apply at <https://medicaid.georgia.gov/katie-beckett-applications>



Protect Current & Future Benefits



Contact A Special Needs Estate Planning Attorney *(Birth - Adulthood)*

This is an important step that often gets put off, but it's one of the most immediate ways you can help protect your special needs child and family.

Will & Special Needs Trust

An experienced Special Needs Estate Planning Attorney will help you set up a customized Will and Special Needs Trust step-by-step. A Will and Special Needs Trust will protect your child's SSI, Medicaid and Katie Beckett benefits.

To qualify for Katie Beckett Medicaid (for children under the age of 18) or for SSI Medicaid (for children 18 or older), the government looks at the income and resources in the name of your child (as opposed to the parents). Too much money in your child's name can mean your child loses government resources/funding.

By setting up a Special Needs Trust early on in your child's life, you help ensure that they can receive government benefits (such as Katie Beckett Medicaid) without the fear of losing it for financial reasons, such as an inheritance or financial gift from a relative that's in the child's name.

Even if your loved one does not currently receive government assistance, he or she may need it in the future. A Special Needs Trust is one of the best ways to protect your loved one's current resources and future benefits and is something you can do today.

Contact: DJ Jeyaram at DJ@JeyLaw.com or 678-325-3872
www.JeyLaw.com

Protect Your Child By Naming a Guardian



Identify A Guardian *(Birth – Adulthood)*

Families often struggle with whom to choose to take care of their special needs child if something were to happen them.

An experienced Special Needs Attorney can assist you in selecting the best Guardian for your special needs child and document this in your Will.

If you do not choose a guardian for your child, a Judge will make the decision for you. Please do not leave this important decision to a court.

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Put Into Place A Financial Plan



5

Contact A Special Needs Financial Planner *(Birth - Adulthood)*

A financial planner with experience with special needs families can help secure your financial future. These professionals are also important in determining how much money you may need to leave for your loved ones if something happens to you and how to fund your child's Special Needs Trust.

It's important to choose a financial planner who aligns with your goals and dreams for your child and offers options to fit your financial situation. Please contact us if you need a referral.

Save For Future Expenses



Consider An ABLE Account (*Birth - Onward*)

Achieving a Better Life Experience (ABLE) accounts allow families with disabled children to set aside money for their care in a way that earns special tax benefits. In Georgia, these accounts are called STABLE accounts.

ABLE accounts work much like 529 accounts that families can use to save money for education. In fact, an ABLE account is really a special kind of 529. **Funds in an ABLE are not counted as resources for determining SSI and Medicaid eligibility.**

There are significant tax advantages with an ABLE account, but funds are generally limited to \$15,000 per calendar year and therefore cannot replace a Special Needs Trust for estate planning purposes.



Sign Up For Medicaid Waivers Now



Apply For NOW/COMP Waivers *(Ages 3 Years Up)*

NOW/COMP Waivers programs are designed to help people with developmental or intellectual disabilities live at home or integrate into the community. The Waivers are a major source of support for adults with special needs.

The Waivers cover expenses not typically covered by basic Medicaid such as community outings, day programs, respite, job training, housing services, and transportation. Services can be provided to help support the individual during the day, night and weekends.

One of the common misconceptions is that the NOW/COMP Waivers are only for adults. While it is true that many NOW/COMP services are aimed at older individuals, children may also qualify for the Waivers and utilize services more appropriate for children.

Apply as soon as your child begins to receive Katie Beckett Medicaid or Medicaid. The wait lists for NOW/COMP waivers are long and sometimes it takes years to get services. However, they are a significant source of long-term support.

Explore Educational Opportunities

8

Investigate Setting Up An IEP or 504 Plan *(Ages 3 Years Up)*

An IEP (Individualized Education Plan) is a legal document that defines how a school plans to meet a child's unique educational needs that result from a special need.

An IEP should set reasonable, measurable goals for the child and specify the services the school will provide so that the child can receive a free and appropriate public education.

Many families often receive therapies such as speech therapy for their children through IEPs.

If your child does not qualify for an IEP, ask about a 504 plan. 504 plans and IEPs are covered by different laws and work in different ways but the overall goals are generally the same, to help a student receive a meaningful public education.



Understand Decision-Making Options

9a

Secure Guardianship Or Powers Of Attorney (6 months before your child turns 18)

In Georgia, anyone 18 or older is considered an adult capable of making their own decisions. Many individuals with special needs may need assistance with making good decisions well beyond their 18th birthday. The form that this assistance takes is different for every family.

Guardianship is a legal process where the special needs individual is determined “incapacitated” by a court. The court removes certain legal rights from the individual, which then remain with whomever the court appoints as guardian over that person. By securing guardianship, parents retain the ability to make financial and healthcare decisions that are in the best interest of their child.

Parents must apply for “adult guardianship” over their special needs child if the parents still want decision making authority. **This is not an automatic process once your child turns 18.**



Understand Decision-Making Options



Secure Guardianship Or Powers of Attorney *(6 months before your child turns 18)*

Powers of attorney are an option instead of guardianship. When using powers of attorney, a special needs individual gives their “agents” (usually the parents) the right to speak on their behalf and exercise the individuals authority on subjects like healthcare, finances and education.

With powers of attorney no rights are removed from the individual by the court and they can still exercise their rights along with their agents. If choosing powers of attorney, the individual granting their authority should be able to understand what they are signing.

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Apply For Funding For Adulthood

10

Apply for SSI *(Ages 18 Years & Up)*

In Georgia, Supplemental Security Income (SSI) can give eligible individuals access to monthly cash support as well as Medicaid benefits. Medicaid benefits are particularly important for individuals who will eventually age off their parent's health insurance and are unable to maintain employment that offers access to health insurance. For some, Medicaid often becomes their primary source of health insurance

If your child is on Katie Beckett, the day after your child turns 18, begin the application process for SSI. Katie Beckett will end the last day of your child's birth month.

Visit: <https://georgia.gov/apply-medicaid>



About Jeyaram & Associates

www.JeyLaw.com



We began offering Wills, Special Needs Trusts and Guardianships after our son Kai was diagnosed with a rare genetic condition, as well as Autism, soon after he was born.

My wife and I quickly realized we needed to set up a plan for Kai to ensure that when we passed, Kai would not only be provided for, but more importantly, be cared for by people who loved him. We shifted the focus of my law firm from healthcare to estate planning.

When we started this journey, we were overwhelmed and felt alone. Through the years we've figured it out and built an amazing support system for Kai and our family. We are very thankful and blessed.

We hope that this guide is one small way that we can give back to the special needs community and help others on their journey. – DJ Jeyaram