



# Helping People with Disabilities Navigate the System

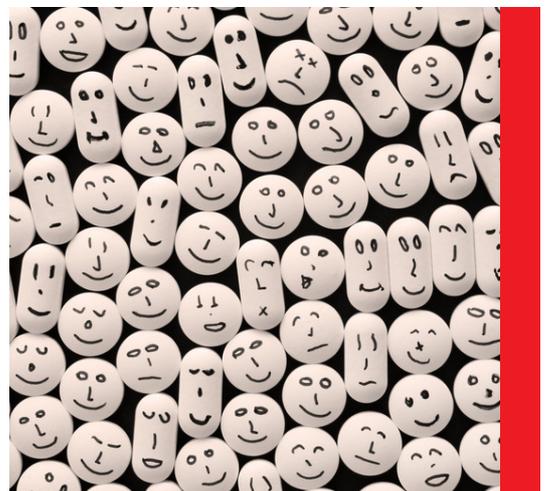
The community of people living with disabilities experience disparities in health care access, employment, education, housing, and transportation. Even the ability to research services and support may be hindered by a lack of internet access and lack of accessible technology.

People in this community have significant value to contribute and their equal participation in the community at-large allows for enhancement of their own life experiences and that of others.

Access to health care can be addressed by Home and Community Based Services (HCBS, also known as a Medicaid Waiver), allowing for people with varying types of needs to receive support and services from practitioners in a manner that is comparable to how people without disabilities have their needs met. States do have HCBS available to their citizens with disabilities, but there is also a lack of full funding, meaning that many people living with disabilities are on long waiting lists when they and their families may have an urgent need for support, and there may be some conditions that are not listed for supports under the state's waiver.

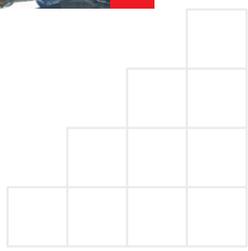


According to the Bureau of Labor Statistics, unemployment for working-aged people in the general population as of November 2022 was 3.3%, compared to that for working-aged people with disabilities, which was as 6% - twice that of the general population. People with disabilities had a labor force participation rate of 38.8%, and at a time of very low employment, when some jobs are going unfilled, this is untapped potential.



Education for children and post-secondary education opportunities (technical school, college, etc.) is a critical component in preparing for employment. Gainful employment allows for people with disabilities to achieve independence. Families need information that provides guidance on how to ensure their children with disabilities have the most appropriate and accessible educational opportunities that will lead to future employment possibilities and provide opportunities for social interactions with peers with and without disabilities. Both education and employment are key areas for gaining what is known as “social capital.” Social capital is the way each of us gain information, friendship, or other positive results from our personal networks.

Housing can prove to be a challenge for people with and without disabilities. Since the COVID19 pandemic, the cost of housing has skyrocketed, and the availability of reasonably priced living spaces that are in good condition, in neighborhoods that allow access to public transportation, shopping, and broadband internet can be in short supply. Both income and credit can be barriers to achieving acceptable housing, and it is a greater barrier for people with disabilities who have difficulty with attaining a stable, long-term job that will allow them to have savings and build credit.





Transportation is a key aspect to nearly all activities of our daily lives, and when transportation is not available, the ability to get to health providers, school, work, or to meet other personal needs impacts one's ability to be independent and self-directing. Accessible public transportation (and paratransit) is a necessary service.

Buses that allow people using wheelchairs to gain unimpeded entry onto the vehicle; subway stations with working elevators and wide gates as well as stairs and working escalators are critical areas of need for people with disabilities; as well as signage that is easily understood, and available for people who are blind / low vision or deaf / hard-of-hearing.



Each State has its own programs and policies to meet these five areas of need; and the federal government also has programs that provide assistance to people with disabilities. Some of these programs are listed below.



## FEDERAL/STATE PROGRAMS:

These programs are important to people with disabilities in achieving their goals. This section also provides financial planning resource information to help you remain eligible for services and / or prepare for financial independence.

### SUPPLEMENTAL SECURITY INCOME (SSI).

The Social Security Administration provides SSI as a federal cash benefit to guarantee a minimum monthly income to people who qualify. There is a two-step process (1. meet basic income requirements, 2. have a qualifying disability). You must also pass income and resource tests (show that resources are limited, including real estate, personal belongings, household goods, money, stocks, and bonds). For more information visit [www.ssa.gov](http://www.ssa.gov).



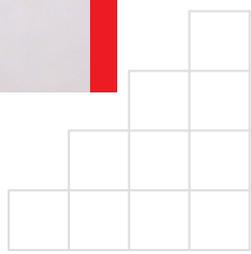


## SOCIAL SECURITY DISABILITY INSURANCE (SSDI).

The Social Security Disability Insurance program provides assistance to people with disabilities. The SSDI program pays benefits to you and certain family members if you are “insured.” This means that you worked long enough – and recently enough - and paid Social Security taxes on your earnings. While this program is different from SSI, the medical requirements are the same. If you meet the non-medical requirements, monthly benefits are paid if you have a medical condition expected to last at least one year or result in death. You can go to this link to learn more:  
[https://www.ssa.gov/benefits/disability/.](https://www.ssa.gov/benefits/disability/)

## SOCIAL SECURITY REDBOOK.

The “Red Book” is a valuable summary guide to employment supports for people with disabilities under the Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) Programs. To learn more about employment supports for people with disabilities, go to this link:  
[https://www.ssa.gov/redbook/.](https://www.ssa.gov/redbook/)

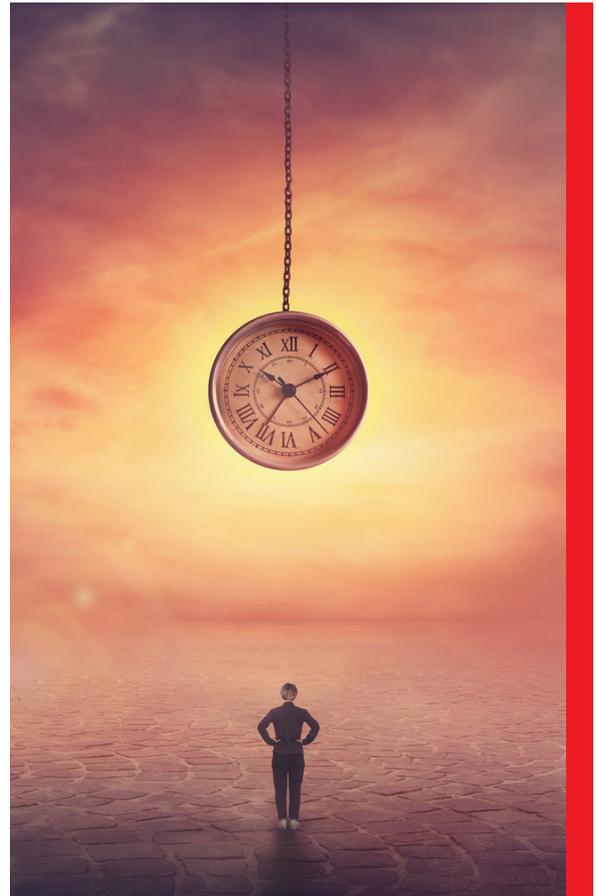


## PLAN TO ACHIEVE SELF-SUPPORT (PASS).

PASS is a supplemental security income provision to help people with disabilities return to work. PASS lets people with disabilities set aside money and items he or she owns to pay for items or services needed to achieve a specific work goal, like supplies to start a business, school expenses, equipment and tools, transportation, uniforms and other items or services needed to reach the desired goal.

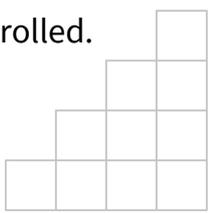
To learn more about PASS, click the following link:

<https://www.ssa.gov/disabilityresearch/wi/pass.htm>



## MEDICAID.

Medicaid is a public health insurance program for certain low-income persons, including those who are aged, blind, disabled, children, and others who meet eligibility requirements. Medicaid is a joint effort between the federal and state governments. If you receive SSI, you do not need to apply for Medicaid, as you will be automatically enrolled.



## **SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP).**

SNAP helps people with low incomes purchase nutritious food. There are special rules for households with elderly or people with disabilities; to learn more and to apply in your state click: <https://www.fns.usda.gov/snap/eligibility/elderly-disabled-special-rules>. The application process can be found by clicking here or (<https://www.fns.usda.gov/snap/recipient/eligibility>)



# FINANCIAL PLANNING FOR PEOPLE WITH DISABILITIES

## ABLE SAVINGS PLAN.

ABLE accounts are saving accounts for people with disabilities and their families that provide tax advantages. As the beneficiary, (account owner), income earned by the account(s) will not be taxed. Deposits made to the account must be made using after-taxed dollars and will not be tax deductible for purposes of federal taxes. Anyone can make deposits to the account, (you, your family, friends, Special Needs Trust, etc.)

## SPECIAL NEEDS TRUSTS

Special Needs Trust is an estate planning tool that allows a person with a disability or functional needs to receive financial support without negatively affecting any benefits they are receiving like Medicaid or SSI. (There are different types of special needs trusts, you should meet with a good financial advisor for help.)

Information on how to access programs offered by each State should be listed in that State's website or through the State agencies that offer or oversee these community programs.





**TO LEARN MORE ABOUT NOLANMACKENZIE EXPERTISE IN  
SUPPORTING DISABILITY PROGRAMS, CONTACT:**

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**About NolanMackenzie**

NolanMackenzie is a business advisory and management services company specializing in program management services to the healthcare and social services industries with the vision to improve the social circumstances and well-being of people.