Disability Pay & Health Insurance for Children  
*By Garry Prowe*

If your survivor is under the age of eighteen, she may be eligible for federal and/or state government disability pay and health insurance programs. There are a number of these programs and locating the appropriate one for your child might take some legwork. Here are some details to get you started.

**Supplemental Security Income for Children**

Children who are under the age of eighteen and come from low income families may be eligible for Supplemental Security Income (SSI). Here’s what you need to know.

Children with a brain injury will qualify for Supplemental Security Income if they meet the following two requirements:

1. They are disabled as defined by the Social Security Administration definition of disability for children.

2. The income and resources of both the child and the family members fall within the eligibility limits.

To meet the Social Security Administration definition of disability, the child must satisfy the following three requirements:

1. The child must not be working and earning more than $980 a month in 2009.

2. The child must have a physical or mental condition or a combination of conditions that result in "marked and severe functional limitations." This means that the child must be severely limited by her medical condition(s).

3. The child's condition must have lasted, or be expected to last, at least twelve months; or be expected to result in death.

The amount of the SSI payment is different from one state to another because some states add to the SSI payment.

If a child is in a medical facility and health insurance pays for her care, the monthly payment in 2009 is limited to $30.

If the SSA cannot make a disability decision using the medical information, school records, and other facts they have collected, they may send the child for a medical exam, at their cost.
It can take three to five months for the Social Security Administration to decide if your child is disabled. However, they consider some medical conditions so severe they will begin making payments immediately and for up to six months while they decide if the child is, indeed, disabled. (Despite numerous telephone calls, I was unable to determine if brain injury is one of these conditions.)

In the Supplemental Security Income program, a child becomes an adult at age eighteen and is reevaluated within one year following her eighteenth birthday. The Social Security Administration then uses different medical and non-medical rules to determine if the claimant can continue to receive SSI payments. The differences are that:

- Only the survivor’s income and resources are counted, not her parents’, and
- The survivor must be disabled as defined by the disability rules for adults, not children.

Children who were not eligible due to their parents’ income and resources may become eligible for SSI at age eighteen.

When applying for Supplemental Security Income for your child, you will need records that show your income and financial resources, as well as those of your child. It also is helpful to have any school records and the names and contact information for teachers, day care providers, and family members who can describe your child’s abilities and disabilities.

**Medicaid for Children**

In most states, children who receive Supplemental Security Income (SSI) also qualify for Medicaid. In fact, some disabled children are eligible for Medicaid even if they do not qualify for SSI. It’s wise to check with your local Social Security office, your state Medicaid agency, or your state or county social services office for more information.

**Children with Special Health Care Needs**

When your child receives Supplemental Security Income (SSI), she will be referred to health care facilities that provide services under the Children with Special Needs Provision of the Social Security Act. These health services usually are managed by state health agencies. Even if your child does not receive SSI, these programs may be available to help you. Local health departments, social service offices, and hospitals should be able to help you contact a local Children with Special Health Care Needs program.

**The Children’s Health Insurance Program**

The Children’s Health Insurance Program is a federal and state government partnership which enables states to provide health insurance to children.
from working families with incomes too high to qualify for Medicaid, but too low to afford private health insurance. The program is available throughout the country. You can get more information at 877-543-7669 and www.insurekidsnow.gov.

Social Security Disability Income for Children
The Social Security Disability Income (SSDI) program pays benefits to adults who acquired a disability before reaching age twenty-two. The term for this is an SSDI child’s benefit because it is paid on a parent’s Social Security earnings record. Here’s what you need to know about the program:

For a disabled adult to become entitled to a child’s SSDI benefit, at least one of her parents must be receiving Social Security retirement or disability benefits; or must have died and worked long enough to qualify for Social Security benefits.

Child benefits continue as long as the individual remains disabled.

At age eighteen, the child is evaluated according to the SSDI definition of disability for adults.

You can apply for Social Security Disability Income by calling the Social Security Administration (SSA) at 800-772-1213 or by visiting your local Social Security Administration office. You’ll need your child's birth certificate and Social Security number.

To expedite the evaluation process, it’s best to provide the SSA with as much documentation of your survivor’s disability as possible, including the number and dates of hospitalizations, doctor visits, therapy sessions, and copies of any medical records you have.

Garry Prowe is well known in the brain injury community for his research and expertise in how survivors of a brain injury and their families overcome the considerable challenges they face every day. The author, who holds a master’s degree in public policy from the University of Michigan, formed a panel of more than 300 survivors, family members, and healthcare professionals. The author’s research also is informed by his role as caregiver to his wife, Jessica, who has a severe brain injury.