**Financial Assistance for Parents**

January 20, 2025

Creekside Autism Center works to support families navigating an autism diagnosis by highlighting resources available to them. Below is a detailed breakdown of treatment options and financial support programs that might help alleviate some of the stress families face:

**Insurance Coverage**

* **Autism Insurance Mandates:** All U.S. states, except for Texas and Wyoming, have some form of autism insurance mandate. This means insurance plans must cover treatments for autism, which often include therapy (ABA, speech, occupational therapy, physical therapy, etc.), diagnostics, and sometimes social skills training.
* **Private Insurance Plans:** Families should review their insurance plans to confirm the specific coverage, as it can vary by state and provider. Key things to check include covered therapies, copayments, and if there are any exclusions.
* **Out-of-Network Insurance**: If your family is out of network with many insurance companies, it’s important to check whether your insurance plan offers any out-of-network benefits, as some plans may still cover a portion of the costs, even if you're outside their network.
* **Medicaid and Primary Insurance**: If you have Medicaid, it can work alongside your primary insurance, even if it's out-of-network. Medicaid can file the claims with your primary insurance and help cover the remaining costs, reducing out-of-pocket expenses for medical services. This coordination can help streamline the payment process.
* We encourage families to check their out-of-network benefits, as it may offer additional coverage options, and Medicaid can act as a safety net to help manage costs.

**Insurance Plans accepted at Creekside:**

* Aetna
* Anthem
* Blue Cross/ Blue Shield
* Cigna
* Medicaid

**Medicaid in Georgia**

* Medicaid is a vital resource for many families, particularly in Georgia. Under Medicaid, children with an autism diagnosis may have access to a wide range of services:
	+ **Applied Behavior Analysis (ABA) Therapy**: This is one of the most common and evidence-based treatments for autism, and Medicaid in Georgia covers ABA for eligible children.
	+ **Speech, Physical and Occupational Therapy**: Many children with autism benefit from speech and occupational therapies to improve communication and daily living skills.
	+ **Waiver Programs:** Programs like the Medicaid Home and Community-Based Services (HCBS) waiver may provide additional financial support for families.

**State-Specific Programs in Georgia**

* **Georgia Autism Support and Treatment (GAST)**: GAST is a program that provides funding for autism-related services for children from low-income families.

https://dph.georgia.gov/child-health/georgia-autism-initiative

**Private Programs and Funding**

* **Nonprofit Organizations**: Several nonprofits offer funding assistance or grant programs for families in need. These organizations may cover therapy costs or provide financial assistance for other services.
* **Sliding Scale Clinics**: Some clinics offer therapy services based on a sliding scale, making it more affordable for families who may not be able to cover the full cost.

**Navigating Financial and Emotional Stress**

* **Financial Planning**: It may be helpful for families to meet with financial advisors who specialize in special needs planning. These professionals can guide families on managing expenses related to therapies and other interventions.
* **Emotional Support and Advocacy**: Support groups for parents and caregivers, as well as individual therapy or counseling, can help families navigate the emotional challenges that often come with an autism diagnosis.

**Creekside’s Role**

By providing these resources, Creekside is helping parents understand and access the support they need. As a clinic, offering information about insurance and financial resources not only empowers families but also helps reduce the financial burden and stress involved in securing treatment.

**Federal Programs:**

1. **Supplemental Security Income (SSI)**: This is a program for children with disabilities who meet income and resource requirements. SSI provides monthly payments and Medicaid coverage, helping with medical bills, doctor visits, hospital stays, and other services.
2. **Social Security Disability Insurance (SSDI)**: This program is available for children whose families have a work history, and for children with a formal autism diagnosis. SSDI is based on the family’s work record, and it can provide financial benefits if the child meets the requirements.
3. **Tax Credits**: Families may be eligible for various tax credits related to caring for a child with special needs. These credits can help offset costs associated with the child's care and treatment, and consulting with a tax expert is recommended to maximize available benefits.

These programs can provide significant support, but eligibility and benefits can vary depending on your specific circumstances, so it's important to review the application details and consult professionals when needed.

**Georgia State Benefit Programs**

1. **Katie Beckett Waiver Program**:

https://medicaid.georgia.gov/programs/all-programs/tefrakatie-beckett

* + This Medicaid program helps families of disabled children by not considering the family's income when determining eligibility.
	+ The child must meet specific criteria, including being considered disabled under the Social Security Act, living with parents or caregivers (not in an institution), being under 18, and not qualifying for SSI.
	+ The program provides medical insurance, exempts families from deductibles and copays, and can help cover the cost of health insurance.
	+ Families need to provide documentation and complete various forms to apply.
1. **Family Support Services**:

 https://dbhdd.georgia.gov/be-compassionate/home-services/family-support-services

* + This program assesses each family's individual needs and provides support such as medical equipment, advocacy, family education, and more.
	+ To apply, families need to contact their local office, complete an application, and provide supporting documentation.
1. **New Options Waiver (NOW) and Comprehensive Supports Waiver (COMP)**:

https://georgia.gov/apply-new-option-waiver-program-now-and-comprehensive-support-waiver-program-comp

* + These programs provide support for individuals with developmental or intellectual disabilities.
	+ Services offered may include behavior support, specialized medical supplies, residential services, employment, and more.
	+ Eligibility requirements include Medicaid eligibility and a diagnosis of intellectual disability, among other factors.
1. **ABLE Accounts**:

https://www.ablenow.com/

* + These tax-advantaged savings accounts allow families to save or invest without impacting means-tested benefits.
	+ They provide financial flexibility while preserving eligibility for Medicaid and other assistance programs.
1. **Dottie Adams Scholarship Fund**:

https://gcdd.org/learning-opportunities-support-fund-guidelines

* + This fund provides scholarships to individuals and families with developmental disabilities to attend conferences, learning events, and advocacy opportunities.
	+ The maximum scholarship amount is $2,500 per event.
	+ To apply, families need to submit an application, event details, and information about how the event will benefit the child.

These programs and resources can provide crucial support to families of children with disabilities, helping to cover medical expenses, offer educational opportunities, and improve the overall quality of life. For further assistance, it's important to follow the specific application steps for each program.

**Parent Advocacy Consultants**

Over the years, we’ve worked with several experienced consultants who specialize in assisting families through the application process for various programs and services. Below is a list of these consultants, along with their contact information and areas of expertise:

**Debbie Dobbs Advocacy**

www.debbiedobbs.com

800-378-3142

**HELP THEM GROW, LLC**

Ann Barnhardt, Director

678-313-1527

abg5519@gmail.com

**SupportiveSteps GA**

Jacelyn Giacobbo

IEP Advocate

Empowering Families through Education & Advocacy (Suwanee, GA)

hello@supportivesteps.net

www.supportivesteps.net

@supportivestepsga

**Our Trusted Partners in the Area for Autism support and Family Support**

Spectrum Autism Support, Education and Resources

<https://spectrumautism.org/>

**Spectrum’s Programs and Resources**

Spectrum is dedicated to supporting the autism community through a variety of programs, events, and resources designed to meet the unique needs of families and individuals on the autism spectrum. Below are some of the key programs they offer:

**Family Support Programs:**

* **Monthly Support Groups**: Designed to provide ongoing support and connection for families facing the challenges of autism.
* **Respite Programs**: Offering families the opportunity to take a break while ensuring their loved ones are well cared for.
* **Family Camp**: A fun, supportive environment for families to relax and bond while accessing resources and support.

**Programs for Individuals on the Autism Spectrum:**

* **Summer Day Camp**: A structured, supportive environment for individuals on the spectrum to engage in fun, social activities during the summer.
* **Overnight Camps**: Providing an immersive experience for individuals to build social skills, independence, and confidence.
* **Social Skills Groups**: Facilitated groups aimed at helping individuals enhance their communication and social interaction abilities in a safe setting.