

Roadmap to

Government benefits for the disabilities community

A plain-language guide to understanding benefits, protecting eligibility and planning across a lifetime.

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Two paths to government benefits

Government benefits can provide income, health coverage, food, housing, education and support services that help a person meet daily needs and live more independently. Eligibility for each generally falls into two categories: entitlement benefits — based on factors such as work history, age or disability status — and public assistance benefits — based on financial need. A person may qualify for programs in both categories at the same time.

Entitlement benefits

Eligibility is tied to work history, age, disability status or a family member's Social Security record. These programs generally are not based on a low-income or low-asset test.

Examples

Social Security retirement, Social Security Disability Insurance (SSDI), Social Security family and survivor benefits, Medicare

Public assistance benefits

Eligibility is means-tested. Income, resources, household circumstances, disability status and state-specific rules may affect access.

Examples

Supplemental Security Income (SSI), Medicaid, Medicaid waivers, SNAP, TANF, CHIP and housing assistance

Ask this question	Entitlement path	Public assistance path
What establishes eligibility?	Work credits, age or qualifying relationship/status	Financial need plus program-specific rules
Can income or assets matter?	No. They may affect taxes, payment amounts or specific rules, but are not usually the primary entry test.	Yes. Income and resources can directly affect eligibility or payment.
Where do I verify?	Social Security Administration or Medicare	State/county agency, Medicaid office, local housing authority or program administrator

Why the distinction matters

A gift, inheritance, settlement or direct beneficiary designation may impact eligibility for means-tested benefits but not for entitlement benefits. Review the person's full benefit mix before moving or transferring assets.

Entitlement benefits: connected to work, age or status

Entitlement programs can provide income and health coverage based on a worker's record, age or another qualifying status. A person may qualify on their own record or, in some circumstances, through a parent, spouse, former spouse or deceased family member.



Social Security retirement
These benefits are based primarily on a worker's earnings record and claiming age.

Social Security Disability Insurance (SSDI)
SSDI provides a monthly benefit for people who meet Social Security's disability rules and have sufficient work history. The payment is based on the worker's earnings record.

Medicare
This federal health insurance is generally associated with age 65 or older and with certain disability or medical eligibility pathways. People receiving SSDI are generally eligible after the applicable waiting period, with exceptions for certain conditions.

Social Security family benefits
Certain spouses, former spouses and children may qualify when a worker receives retirement or disability benefits.

Childhood Disability Benefits
Commonly called Disabled Adult Child benefits, an adult whose disability began before age 22 may qualify for benefits on a parent's Social Security record when the parent retires, becomes entitled to Social Security disability benefits or dies.

Useful first step
Create or review your mySocial Security account to check the earnings record, estimates and available benefit information. Use only the official Social Security website.

Life-event check

Review Social Security eligibility when a person begins working, becomes unable to work, turns 18, their parent starts retirement or disability benefits or a qualifying family member dies.

Public assistance: means-tested supports

Public assistance programs are designed for people who meet financial and program-specific requirements. Eligibility can depend on income, countable resources, household composition, disability status, age, residency and state or county rules.

Supplemental Security Income (SSI)

SSI provides monthly federal cash assistance for eligible people who are aged, blind or disabled and who have limited income and resources. Payment amounts and eligibility can change when income, living arrangements or resources change.

Medicaid

This joint federal-state health coverage is administered by states. Eligibility pathways and covered services vary. Some people qualify through disability-related pathways, SSI linkage or other state options.

Medicaid home and community-based services (HCBS) waivers

Medicaid waivers are state programs that may support eligible people in homes and communities rather than institutions. Target populations, level-of-care criteria, services, enrollment capacity and waiting lists vary by waiver and state.

SNAP, TANF and CHIP

These programs may help with food, temporary family assistance and children's health coverage. Each has separate eligibility rules.

Housing assistance

Programs such as Housing Choice Vouchers and HUD Section 811 may help eligible low-income adults with disabilities obtain or afford housing. Local availability, preferences and waitlists vary.

Monitor changes for means-tested benefits

Report required changes promptly. Before accepting or transferring assets, ask how the transaction could affect each program that the person receives. For eligibility pathways for certain Medicaid long-term services and supports, asset transfers for less than fair-market value can affect eligibility, including through applicable look-back and penalty rules.

Protecting eligibility while building security

Good planning coordinates public benefits with personal savings, family support, employer benefits and legal tools. The goal is not to avoid accumulating resources. It is to structure them thoughtfully, so they support the person's quality of life without an unintended loss of critical means-tested benefits.

Planning tools to discuss with qualified professionals

ABLE account*

A tax-advantaged account for eligible individuals, funds in an ABLE account must be used for qualified disability expenses to generally receive favorable treatment under many federal means-tested programs. State plan features and limits vary. Qualified disability expenses are broadly defined and may include housing, education, transportation, employment support, health care, assistive technology and personal support services. Special SSI resource rules apply to ABLE balances, so current limits and program rules should be confirmed before making planning decisions.

Special needs trust

A properly drafted trust may hold assets for a person with a disability while helping preserve access to means-tested benefits. First-party, third-party and pooled trusts have different funding, administration and Medicaid repayment rules. Certain first-party and pooled trust arrangements may include Medicaid repayment requirements. Medicaid estate recovery may also apply in some circumstances; rules and exceptions vary by state and should be reviewed with a qualified attorney.

Beneficiary and ownership review

The name on an account, policy or beneficiary designation matters. Review ownership and beneficiary choices across retirement plans, insurance, bank accounts and estate documents.

Benefits counseling

A trained benefits counselor can help evaluate how employment, wages and other changes may interact with SSI, SSDI, Medicare and Medicaid work incentives. Working does not necessarily mean losing benefits; work incentives and continued-coverage provisions may allow a person to work while retaining some cash or health benefits, depending on the program and individual circumstances.

1. List every current and potential benefit, with the administering agency.
2. Document reporting duties, review dates and renewal requirements.
3. Map all income, assets, insurance, trusts and beneficiary designations.
4. Coordinate decisions with a qualified special needs attorney, tax professional, financial professional and benefits counselor, as appropriate.

Assets that deserve a benefits review

Inheritances, life insurance proceeds, retirement account distributions, settlements, gifts, child support, jointly owned accounts, direct beneficiary designations and trusts that are not designed for special needs planning.

*ABLE accounts (Achieving a Better Life Experience) are state-sponsored savings and investment programs, not products manufactured or sold directly by Voya Financial.

Residential planning: housing and supports

Residential planning is broader than choosing a building. It combines where a person lives, who provides support, how care is funded, accessibility, transportation, community connection and what changes as caregivers age.

Housing
Family home, independent rental, supported apartment, group setting, assisted living or nursing facility.

Services
Personal assistance, habilitation, therapies, nursing, respite, employment support, transportation and home modifications.

Funding
Special Needs Trusts, Personal income, family resources, SSI, Medicaid/HCBS, housing assistance, Medicare-covered care when eligible, and other state/local programs.

Important distinctions

- Medicaid is a major payer of long-term services and supports and may cover institutional or home and community-based services for eligible individuals. Specific services and eligibility vary by state and program.
- Medicare is health insurance, not a comprehensive long-term housing benefit. It may cover limited skilled nursing or home health services when coverage requirements are met.
- Housing Choice Vouchers help eligible households rent in the private market. HUD Section 811 supports affordable housing for low-income adults with disabilities. These housing programs are separate from Medicaid service funding.
- Occupancy in a residential setting such as a group home is not a guarantee that Medicaid pays for the housing or all supports provided there



Questions to ask locally

What settings are available? Which services are funded separately from rent? Is there a waiver or housing waitlist? What level-of-care rules apply? Can supports move with the person? Who coordinates emergencies and transitions?

Education and transition: from early supports to adult life



Education planning changes over time. Families should understand both the educational law that applies and the practical transition to college, training, employment and adult services.

Life stage	Primary framework	What it provides
Birth to age 3	IDEA Part C	Your state's early intervention system and service plan can provide support for your eligible infant or toddler and their family.
Ages 3 through school eligibility	IDEA Part B / IEP	An Individualized Education Program (IEP) for eligible students provides special education and related services.
K-12 access	Section 504	This section of the Rehabilitation Act of 1973 protects qualified students with disabilities from discrimination and can support equal access and accommodations, including for students who may not qualify under IDEA.
Transition years	IDEA transition planning / vocational rehabilitation	At this stage, the IEP should connect to measurable post-school goals, coordinated transition services, further education, employment and independent living. State vocational rehabilitation agencies may support eligible students and adults. Under federal IDEA rules, transition planning must be included in the IEP no later than the first IEP in effect when the student turns 16, although it may begin earlier, and some states require an earlier start.
Postsecondary education	Section 504 and ADA	IDEA and the IEP do not apply in college. Students generally must disclose a disability and request academic adjustments or auxiliary aids through the institution's disability services process.
College and certificate pathways	Degree, credential and comprehensive transition options	Explore community colleges, universities, career and technical programs, apprenticeships and inclusive post-secondary or certificate programs that fit the person's goals and support needs.

Life-event check

Before high school ends, identify what will replace school-based services, who will coordinate adult supports, how benefits may change at age 18 and what education or employment pathway the person wants to pursue.

Putting the roadmap into action

Benefits planning is not a one-time event. Revisit the plan when health, work, income, family circumstances, housing, education or caregiving arrangements change.

1. Separate entitlement benefits from means-tested public assistance. Note which programs could be affected by income or resources.

2. Review life events. Include turning age 18, finishing school, entering work, changes in a parent's Social Security status, residential transitions and caregiver retirement or death. Specifically review the SSI age-18 redetermination and potential changes in eligibility tied to a parent's retirement, disability or death.

3. Check ownership and beneficiary designations. Coordinate bank accounts, insurance, retirement plans, wills and trusts.

4. Create a team. Consider a qualified special needs attorney, benefits counselor, tax professional, financial professional, school or transition professional and housing/service coordinator.



Email Voya.Cares@Voya.com for more information on integrating government benefits with your financial plan.

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