

Navigating through Medical Health Care Options For a Special Needs Child:

Child's SSI & the Katie Beckett Waiver



Gaining health insurance can be the most overwhelming experience our clients go through, especially if their child has special needs. Raising a child is expensive; raising a special needs child can be astronomical. There are government programs (local and federal) out there designed to provide for special needs children. Our Georgia clients typically face two

options: Child's SSI or the Katie Beckett Medicaid Waiver.

Child's SSI stands for Child's Supplemental Security Income (SSI). This program is offered through the Social Security Administration (SSA). SSI is a need-based program, and it is awarded based on two main criteria - financial need of the family and the medical condition of the disabled individual. The financial criteria is based on the household income and assets, and the medical criteria is based on the needs of the child under 18 years of age (or 19 years old if still in high school). A family has to meet both criteria in order to be awarded SSI.

The benefits of SSI are huge for those families that struggle to make ends meet. One, the child receives a monthly monetary amount to help pay for some costs of necessities. Second, and more importantly, each child that receives SSI is also enrolled in Medicaid, a state funded medical insurance program. With Medicaid, very rarely will a family

have to pay out of pocket for any medical costs. This includes everything from prescriptions to medical equipment to in home nursing to specialists.

But what about a family that slips through the cracks of SSI? What about the family who does not make enough money to pay for the extensive medical care that their child needs, but they also do not qualify for SSI because their income level is too high? The option that is available for such families is the Katie Beckett Medicaid Waiver Program.

While SSI is a federal program, Katie Beckett is a state by state program. Most states have it, but each state may have slightly different requirements so it is important to go to your state's Katie Beckett site. The Katie Beckett Program was established in 1982 to permit states' to ignore the family income of disabled children who do not qualify for SSI because of the financial requirements. For a child to be eligible for Katie Beckett, he or she must be under the age of 18, must qualify as disabled individual under §1614 of the Social Security Act, and the child must live at home rather than at an institution. The qualification that a child must meet for Katie Beckett is not based on medical diagnosis; rather it is based on the level of institutional care the child requires. Similar to Child's SSI, the greatest benefit of Katie Beckett is receiving health insurance through Medicaid. As we all know, the financial costs of a special needs child stems from the medical costs associated with the disease or disorder.

What is important to remember about these two programs in Georgia, is that Katie Beckett is only an option if the child does not qualify for SSI due to financial reasons. So a child has to receive a denial for SSI benefits to even be considered for Katie Beckett.

A Farewell to My Childhood Clown:

What Robin William's Death Taught Me About Mental Health Illness

Growing up, Robin Williams was by far one of my favorite actors. I have always associated him with fun, laughter, and finding joy in the silly things in life. I knew Robin Williams no better than any other of his fans, but his death felt very tragic and personal; he was so deeply associated with my childhood and the movies that I loved so much as a kid.



More importantly, Robin's death made me think about so many other people out there who are silently suffering from depression. My own father had suffered from depression for a few years, and I witnessed him make every attempt possible to stay to himself and isolated from others during that time. I am not sure if this was due to the stigma that our society has about mental health illness or maybe the depression caused him to feel different from others or that no one would understand him. And this is the hardship that a person with mental illness has to endure; they look perfectly fine, there are no visible signs of disability on them, no bruises, no broken arms, no crutches, or cast around their leg; so we expect them to act and behave like the rest of us. We are a society that is all about perspective; if you visibly look okay, if you are able to make funny jokes and make millions of people laugh and be happy, than we expect you to be happy as well.

Perhaps that expectation is too much to bear for a mentally ill person. Rather than explaining that they are suffering from a mental disability, it is easier to isolate yourself, or in the case of Robin Williams, be the funniest guy in the room and hide the pain behind the jokes. We are all so quick to come to the aid of someone who has been diagnosed with a serious physical illness like cancer, but we find it so easy to turn our backs on a mental condition that we do not understand and cannot see. Robin William's tragic death due to depression helped me better understand what my father went through a few years ago, and how brave he was for finally coming to us, his family, and trying to express his feelings the best he could at the time and letting us help him get better. I hope that many other families open their arms to a loved one who is suffering from a mental health condition, and try to bring the same level of compassion as they would if their loved one was diagnosed with a serious physical health condition.

Also keep in mind that Social Security does recognize a severe mental health condition that has prevented an individual from working for 12 months or longer as a disability. The key is the individual needs to get mental health treatment to prove their case.

Administrative Announcement: **Sara's Radio Show Interview**

On August 19th, 2014, Sara Khaki, was interviewed by the Atlanta-based radio show [Atlanta Legal Experts](#). During the interview, Sara answered some common Social Security Disability questions, such as:



- * What is the Social Security Disability process like?
- * Who qualifies for Social Security Disability?
- * What is the difference between Social Security Disability (SSDI) and Supplemental Security Income (SSI)?

* Why do I need a Social Security Disability attorney?

* What should I look for in a Social Security Disability attorney?

Click [here](#) to view the full interview.

Calendar of Events: **September 2014**

September 4th: In Court in Augusta, GA
September 8th: In Court in Columbus, GA
September 10th: Sara Khaki will be presenting on Social Security Disability at the [Specialize to Succeed CLE](#) at the GA State Bar Headquarters
September 11th: In Court in Chattanooga, TN
September 18th: In Court in Covington, GA
September 22nd-28th: Vacation



Contact

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