

2021 Indiana Legislative Session Wrap Up

The 2021 session of the Indiana General Assembly was a budget session in which legislators created the state budget for the next two years beginning July 1, 2021. The Arc of Indiana worked hard throughout the session on our major priorities, including securing funding to provide wage increases for Direct Support Professions (DSPs) who provide critical supports to people with intellectual and developmental disabilities (IDD).

DSP Wage Increase

Thanks to the many families, people with IDD, DSPs and providers who advocated for an increase in DSP wages, we achieved bi-partisan support for an \$80 million appropriation that will provide funding through a 14% state



The Arc of Indiana is just steps from the Statehouse at the corner of Market St. and Capitol Ave. Following a long process, we are excited to now have a building sign that heightens our visibility.

Workforce Development to reach out to former students who left school with a certificate of completion or attendance, back to 2003, and provide them with resources to earn a diploma or receive workforce training to build skills that will lead to better paying jobs.

ABA Therapy Licensure

ABA therapy is an important therapy utilized by people with IDD to help with behaviors and coping with everyday life. It is one of the few therapies covered by Medicaid and insurance companies that has not required licensure for ABA therapists. After a multi-year effort, the Indiana General Assembly approved legislation to create a license for ABA therapists. This will provide extra protection and oversight to ensure those receiving ABA Therapy are provided a high quality of service.

Parental Rights for People with Disabilities

Just because you have a disability does not mean you cannot be a good parent. Lawmakers passed legislation to prevent discrimination against Hoosier's with disabilities seeking to foster or adopt.

Medicaid for Schools

A new law will allow Medicaid to reimburse the cost of therapies provided at school to children covered by Medicaid. This will hopefully free up state and federal special education dollars to be utilized for other services and supports.

Thank You and Thank-Yous

It was a busy session during a stressful year. We are proud of what was accomplished and know we could not have done it without the help of leaders of local chapters of The Arc, families, people with disabilities and other advocates. Please remember to thank your legislators for making people with IDD, their families, and the people who serve them a top priority in the 2021 session.

Visit arcind.org/our-programs/public-policy-advocacy to sign up for legislative updates and action alerts and to find information on contacting your legislators.

Medicaid rate increase to boost DSP wages over the current \$11.36 an hour rate. 95% of the increase in the Medicaid waiver rate must be used for DSP wages and benefits and 5% can be used for overhead and administrative costs. Although the state budget takes effect July 1, the Centers for Medicaid and Medicare Services (CMS) must first approve the rate increase, so it will take a bit of time before wage increases can be implemented.

Special Education Funding

Lawmakers also included nearly \$200 million in additional funds for special education services.

Alternate Diploma

Many students leave high school with a certificate of completion or attendance rather than a diploma

due to not being able to meet the state's math requirements. Four years ago, a new law provided that students receiving special education services can take a math course other than algebra and receive an alternative diploma. The State Board of Education has dragged their feet on approving the new diploma. In response, legislators passed a new law requiring the alternative diploma to be approved by the end of 2021. This will allow students to receive an alternative diploma in the 2022-2023 school year.

Workforce Opportunities

Former students who did not have access to the alternative diploma want a path to receive a diploma and workforce training. Lawmakers have tasked the Indiana Department of

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Self-Advocates of Indiana President's Corner

**Shawn Fulton, President
Self-Advocates of Indiana**



Welcome to summer, everyone! It is so exciting to see The Arc of Indiana and Self-Advocates of Indiana chapters resuming normal meetings and events. I know SAI is planning some fun events for later this year, and we cannot wait to see everyone and start making up for lost time.

The first of these events is, of course, SAI's Annual Picnic—2021 edition! This is one of our biggest and most popular events, but it was not able to happen last year. We are very excited to be

bringing this event back bigger and better than ever. This year's picnic will take place September 24th at Hummel Park in Plainfield, IN. Information on the picnic and how to register can be found on the "Events" page of our website at saind.org.

SAI has also started hosting virtual Monthly Issues Forums. These forums are structured a bit like town halls where we

host guests in the disability-rights and self-advocacy field to speak on issues important to self-advocates. There is a Q&A session after every forum where the guest speaker fields questions from our audience members, so be sure to attend the live session and bring your questions.

To date, our Monthly Issues Forums have welcomed guest speakers from the Division of Disability and Rehabilitative Services (DDRS), The

Arc of Indiana, the Governor's Council for People with Disabilities (GCPD), and Special Olympics Indiana. We are excited to be welcoming Lt. Gov. Suzanne Crouch to our July Issues Forum on July 21st. The Lieutenant Governor has always been a strong supporter for SAI's issues at the Statehouse, and we can't wait to talk with her about the 2021 legislative session and 1102 Task Force recommendations. You can find more information on our Monthly Issues Forums and registration links on the "Events" page of our website saind.org.

Self-Advocates of Indiana is continuing our work on numerous committees, commissions, work groups at the state level and collaborating with community partners to bring self-advocacy tools and training to people with disabilities across the state.

Be sure to follow us on Facebook @ [saindiana](https://www.facebook.com/saindiana) and check out our YouTube channel by searching for Self-Advocates of Indiana on YouTube.



Kylee Hope at a past Self-Advocates of Indiana picnic, along with Betty Williams, a leader in the self-advocacy movement who passed away in December, 2018.



Christine Dahlberg (left) at one of the many conferencesA hosted by the Governor's Council for People with Disabilities.

A Fond Farewell and Thanks

Kim Dodson
The Arc of Indiana CEO

It is time to say thank you and bid farewell to two outstanding leaders, **Christine Dahlberg** and **Kylee Hope**, two strong women who have continually pushed forward initiatives to improve the lives of people with intellectual and developmental disabilities (IDD).

The Arc wishes Christine Dahlberg all the best in her retirement from the Governor's Planning Council for People with Disabilities – a retirement well-earned as she has given so much of her time, energy and passion to focus on others and move the state forward in a positive direction.

Christine has had a specific interest and passion regarding employment for people with disabilities and the elimination of barriers for community, integrated employment. She has led the way for many Employment First efforts in Indiana and has put her and the Council's support toward growing employment options for people with disabilities.

The Arc will miss Christine being at the table

but her voice will be heard moving forward due to the efforts she made over many years.

Kylee Hope, Director of the Division of Disability and Rehabilitative Services (DDRS), is stepping down after a long tenure, but her connection to the IDD world and The Arc goes back even further. Starting from the time Kylee was very young and her brother was diagnosed with autism, Kylee's parents, Jeff and Sue Bassett, have been leaders in The Arc movement at the local, state and national level. With unique insights gained from her parents and brother, Kylee's personal, heartfelt leadership approach has always been welcome and appreciated.

Kylee was appointed to lead DDRS at a time when strong leadership was needed. Families and people with IDD were frustrated with Indiana's IDD services built largely around the Medicaid Waiver program. It was no surprise to see Kylee do what she does best in making concerted efforts

to listen and learn directly from people with IDD and their families through a variety of avenues. Taking lessons learned from her own experiences as a sibling and adding what she heard from those DDRS serves, she has always channeled that passion in the many initiatives she has put forth at DDRS.

Kylee will be remembered for introducing and sharing the Charting the LifeCourse philosophy with all of us and putting Indiana on a path that follows the LifeCourse's principles for person-centered services that can help families and people with IDD build the good life they want.

For the moment, Kylee is taking a pause, but we feel sure we will find her seeking new ways to make an impact.

The Arc wishes these two leaders nothing but the best. We hope they move forward knowing Indiana is a better place because of their leadership.

Message from The Arc of Indiana CEO



Kim Dodson

It is hard to believe we are moving into summer and that in the near future 2020 will be a distant memory. Thank goodness for how far we have come!

2020 has provided an opportunity to look differently at our lives, including how to achieve goals we may not have spent enough time on or thought about before. It is not surprising that the same opportunity applies to Indiana's services and supports for people with intellectual and developmental disabilities (IDD).

I know many of us were disappointed that when COVID hit, the state paused Medicaid Waiver redesign efforts due to uncertainty about the state's fiscal capacity to change service systems as well as to focus attention on the safety of people with IDD and those who serve them. Fortunately, the state has done a good job managing the pandemic, and there is now an influx of federal COVID relief dollars through the American Rescue Plan to stabilize the economy. In addition, those funds provide opportunities to sustain, enhance and strengthen home and community based services (HCBS). It is nice to feel optimistic about the opportunities ahead rather than all of the challenges so many have been through.

On March 11, 2021, President Biden signed the American Rescue Plan (ARP) Act, providing \$1.9 trillion to be used toward mitigating the

continuing effect of the pandemic, including funds targeted toward HCBS. This includes a temporary 10% increase in the federal medical assistance percentage (FMAP) for certain HCBS Medicaid expenditures.

The Centers for Medicare and Medicaid Services (CMS) has provided guidance to states on how to utilize these new ARP and FMAP dollars to enhance, expand and strengthen HCBS Medicaid programs and services – including adequately protecting the HCBS workforce, safeguarding HCBS provider financial stability and acceleration of long-term HCBS services and support.

The Arc of Indiana achieved a major victory when the state legislature provided funding to increase Direct Support Professional (DSP) wages through an increase in Medicaid Waiver rates.

The Arc of Indiana heard from many, many families and people with IDD over the last few years as we gathered input on waiver redesign and recommendations for the Assessment of Services and Supports for People with Intellectual and Developmental Disabilities (1102) Task Force. In addition, a series of meetings took place to hear first-hand from families and people with IDD on what *they* want to help them build a good life in the community.

Looking at CMS' guidelines, and comparing them to what we have heard from people with IDD, families and chapters of The Arc, we are hopeful that new initiatives can move forward.

Jobs and access to employment, including elimination of barriers, top the list. People with disabilities want to work and feel a sense of purpose and value. Strong efforts are needed to educate employers, eliminate barriers and build strong job skills, including necessary soft skills.

The IDD workforce *must* be stabilized. The Arc of Indiana achieved a major victory when the state legislature provided funding to increase Direct Support Professional (DSP) wages through an increase in Medicaid Waiver rates, but we know rates are only one piece of the puzzle. A strong, statewide marketing campaign is needed to attract people into the field, and a statewide training curriculum is needed to professionalize the IDD workforce.

Families on waiting lists need to move into services more quickly, and families in services need a wider, more individualized array of services that will lead to the good life they dream of. This includes eliminating institutional biases and providing access to services that strengthen families and provide truly informed choice.

It's been a long road, but opportunities await. We have renewed energy and are ready to dive in and fight the good fight to continually make the world a better place for people with IDD and their families.

Advocate Spotlight – Danie'l Mize

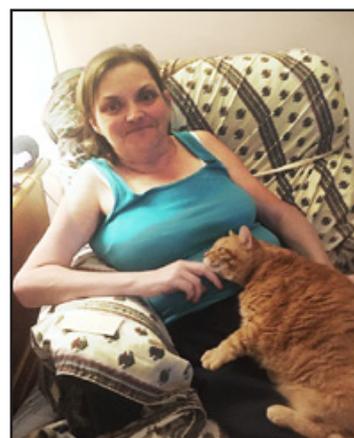
Danie'l Mize serves on The Arc of Indiana Board of Directors and is part of The Arc's Career Counseling Information and Referral Services (CCIR) training team. Recently IPMG, Danie'l's case management provider, shared the following story as part of their "Success Stories" series.

Danie'l is an amazing young woman who demonstrates and embraces what self-advocacy truly means. At times, Danie'l can be reserved, quiet and shy, but once she starts talking about her life experiences, she lights up and exemplifies her leadership skills by educating others about individuals with intellectual and developmental disabilities and uses her own experiences to better the lives of others who might not have the ability to use their voice.

For the past 20 plus years, Danie'l has been involved with Bartholomew-Brown-Jennings County Special Olympics as an athlete, coach and chairperson of the local Athlete Input Council.

When not busy with Special Olympics, Danie'l leads Self-Advocates of Tomorrow/ Aktion Club of Columbus as a board member, presenter at community awareness events, speaker at local civic organizations and advocate with local, state and federal legislators. Danie'l also serves on the Board of Directors of Self-Advocates of Indiana, The Arc of Bartholomew County and The Arc of Indiana and was appointed by Governor Holcomb to serve on the Commission on Rehabilitation Services.

As a trainer for The Arc of Indiana's Career Counseling Information and Referral Services (CCIR) program, Danie'l helps educate individuals employed in sheltered employment about



competitive integrated employment and how one can look for community-based employment.

In her free time, Danie'l enjoys visiting her local library, taking walks, hanging out with friends, watching wrestling, crafting and loving her cat, Lita. She is a go-getter, likes to get things done and always takes the initiative to lead.

We appreciate all that Danie'l does for The Arc and the self-advocacy movement and appreciate IPMG for sharing her story. IPMG, a statewide provider of case management services for Indiana's Medicaid Waiver program, supports The Arc of Indiana's advocacy efforts as a Mission Circle member in our "Circles of Support" initiative.

Membership Unites

The Power of Chapters and Members of The Arc

When you become a member of a local chapter of The Arc in your community, you also become a member of The Arc of Indiana and The Arc of the United States. Together, each level of The Arc works hand in hand to make the world a better place for people with intellectual and developmental disabilities (IDD) and their families.

The Arc of Indiana's 42 local chapters vary across the state. Some use "The Arc" in their name, but several do not. Some are small volunteer groups that provide advocacy, information and support; while others are organizations that provide a range of services, including early childhood, employment, day program, respite and residential supports.

At the national and state level, The Arc is working hard answering calls from families and people with IDD, advocating in the halls of Congress and the

Statehouse, meeting with key national and state officials, representing the disability community on boards and commissions, speaking with the media, partnering with other organizations and supporting the efforts of local chapters.

Through the support and involvement of our chapters and members, The Arc speaks with a clear, strong voice to elected officials. Just this past legislative session, The Arc of Indiana was instrumental in securing funding to allow for increased wages for direct support professionals. Without our members and the work of chapter leaders who have established important local ties with their state legislators, that victory would not have been realized. At the national level, due to the hard fought efforts of The Arc US,

strengthened by voices at the state and local level, the American Rescue Plan includes vital dedicated funding to strengthen and expand access to Medicaid home and community-based services.

Working together, The Arc provides systems of supports and services, connects families and people with IDD, inspires positive change and influences public policy. While we can be proud of all that the combined efforts of The Arc have accomplished since our founding in 1956, there is still so much that needs to be done. Now more than ever, The Arc is needed and *you* are needed to be part of The Arc movement.

Find links to chapters of The Arc of Indiana at: arcind.org/about-the-arc/local-chapters



Circles of Support

Individually, we are one drop. Together, we are an ocean.

The Arc of Indiana has served as the state's leading advocacy organization for people with intellectual and developmental disabilities for 64 years. Our advocacy efforts continue to be the core of our mission. Key to that mission is The Arc Advocacy Network's team of family advocates who work tirelessly to provide a critical circle of support to families and people with disabilities.

Thank you, to the key organizations and trusted partners who join in support of our advocacy efforts through our *Circles of Support initiative*.

MISSION CIRCLE

KCARC, The Arc in Knox County
Easterseals Arc of Northeast Indiana
Governor's Council for People with Disabilities
IPMG
New Star

DREAM CIRCLE

ADEC, The Arc in Elkhart County
Indiana Disability Resource Finder
Hylant

ALLY CIRCLE

Duke Energy
Hillcroft Services, The Arc in Delaware County
Katz Sapper & Miller

FRIEND CIRCLE

Hopewell Center, The Arc in Madison County
Noble, The Arc of Greater Indianapolis
Putnam County
Comprehensive Services
Stone Belt Arc, The Arc in Monroe County
The Arc of LaGrange County
The Arc of Vigo County
Wabash Center

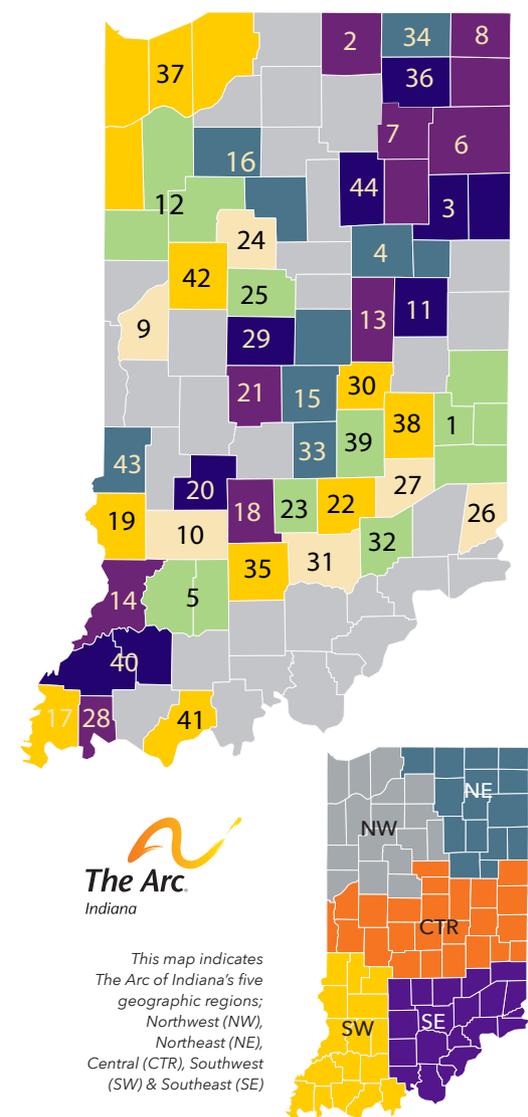
To learn more, including joining our Circles of Support initiative, contact *Jill Vaught*, Chief Development Officer, jvaught@arcind.org or 317-977-2375

The Arc of Indiana Provider and Advocacy Chapters

The following map identifies the 42 chapters of The Arc of Indiana.

■ Provider Chapters 20
■ Advocacy Chapters 22

- 1: Achieva Resources (CTR, SE)
- 2: ADEC (NE)
- 3: Bi-County Services (NE)
- 4: Carey Services (NE)
- 5: Daviess-Martin Rehabilitation Services (SW)
- 6: Easterseals Arc of Northeast Indiana (NE)
- 7: Easterseals Passages (NE)
- 8: Easterseals RISE (NE)
- 9: Fountain County Arc (CTR)
- 10: Greene County Arc (SW)
- 11: Hillcroft Services (CTR) -
- 12: Hoosier Prairie Arc (NW)
- 13: Hopewell Center (CTR)
- 14: KCARC (SW)
- 15: Noble/The Arc of Greater Indianapolis (CTR)
- 16: Peak Community Services (NE)
- 17: Posey County Arc (SW)
- 18: Stone Belt Arc (SE)
- 19: Sullivan County Area Rehabilitation (SW)
- 20: Sweet Owen Industries Arc (SE)
- 21: Sycamore Services (CTR)
- 22: The Arc of Bartholomew County (SE)
- 23: The Arc of Brown County (SE)
- 24: The Arc of Carroll County (NW)
- 25: The Arc of Clinton County (NW)
- 26: The Arc of Dearborn County (SE)
- 27: The Arc of Decatur County (SE)
- 28: The Arc of Evansville (SW)
- 29: The Arc of Greater Boone Co. (CTR)
- 30: The Arc of Hancock County (CTR)
- 31: The Arc of Jackson County (SE)
- 32: The Arc of Jennings County (SE)
- 33: The Arc of Johnson County (CTR)
- 34: The Arc of LaGrange County (NE)
- 35: The Arc of Lawrence County (SE)
- 36: The Arc Noble County Foundations (NE)
- 37: The Arc Northwest Indiana (NW)
- 38: The Arc of Rush County (CTR)
- 39: The Arc of Shelby County (CTR)
- 40: The Arc Southwest Indiana (SW)
- 41: The Arc of Spencer County (SW)
- 42: The Arc of Tippecanoe County (NW)
- 43: The Arc of Vigo County (SW)
- 44: The Arc of Wabash County (NE)



This map indicates The Arc of Indiana's five geographic regions; Northwest (NW), Northeast (NE), Central (CTR), Southwest (SW) & Southeast (SE)

When you become a member of a local chapter of The Arc in your community, you also become a member of The Arc of Indiana and The Arc of the United States.

Act Now: COVID-19 Recovery Requires Historic Investment in Disability Services

For years, the service system that people with intellectual and development disabilities (IDD) and their families rely on, Medicaid, has needed an update. People are stuck on waiting lists, the direct care workforce is underpaid, and too often, unpaid family caregivers are filling in the gaps in service. The COVID-19 pandemic has magnified these problems and exposed the cracks and gaps in the care infrastructure when it comes to supporting people with disabilities.

Now, President Biden has included a long overdue investment in the disability service system as part of a COVID-19 economic recovery.

We must ask Members of Congress to enact legislation that lives up to this plan and do more for people with disabilities, their families, and the direct care workforce. We need:

- **A \$400 billion investment** to fund expanded access to Medicaid Home and Community Based Services (HCBS) to people with disabilities on waiting lists and address the direct care workforce crisis, including raising wages. This effort will also allow unpaid family caregivers who have been filling in the gaps of service for far too long to re-enter the workforce.
- **A national paid leave program.** The pandemic forced millions of people to choose between their own health, the health of their families, and their livelihood. We must invest in our care infrastructure and pass a national



Act Now: Urge your Members of Congress to meet the needs of people with disabilities, their families, and the direct care workforce!

paid leave program that guarantees paid leave to family caregivers.

- **Improvements to the Supplemental Security Income program.** The lowest income people with disabilities who rely on SSI receive extremely limited benefits and cannot have more than \$2,000 in savings, an amount that has not been updated since 1984. SSI benefits, asset limits, and other program rules must be updated to lift people with

disabilities out of poverty.

Act Now: Urge your Members of Congress to meet the needs of people with disabilities, their families, and the direct care workforce!

Find your legislators, calls to action, and sign up to receive Legislative Updates and Action Alerts in The Arc of Indiana Action Center by visiting arcind.org and clicking on the Public Policy tab under "Our Programs."

Changes Coming to Waiver Case Management

Indiana's Bureau of Developmental Disability Services (BDDS) has taken the first step toward changing the way case management is offered for the Family Supports and CIH Medicaid Waivers. Entities interested in providing case management services have been asked to respond to a Request for Services through the Indiana Department of Administration by July 6. Selected case management entities are expected to be announced on October 1, 2021, with the new system taking effect January 1, 2022.

There are currently ten case management entities operating in Indiana. It is anticipated that under the new system this will be reduced to five. The selected entities will be approved in two year increments and the state will reopen the process in five years.

Requirements include:

- Case management entities must commit to providing case management services statewide.

- Case managers will be expected to provide person-centered case management services in helping clients gain access to waiver supports as well as medical, social, educational, vocational, and other paid and nonpaid services and supports.
- Training must include information on Medicaid services not covered by waivers, local resources or supports available in the community, guidance on how to research and develop familiarity with potential community services available in a case manager's geographic area, national programs for specific diagnoses or conditions with specialized resources to support individualized needs, and 211 access information.

Full-time case managers, defined as having a caseload of at least 21 cases, will have an average caseload size of no more than 45 cases. The average caseload right now is 48.2.

BDDS is also developing a quality guide for case

management entities and case managers, along with requirements for increased training and a more robust certification exam.

BDDS believes these changes will lead to better collaboration amongst the state and case management companies, improve the consistency of training and create uniformity in case management services across the state.

During the waiver redesign process, DDRS received a great deal of input regarding case management, particularly around the quality of services and the uniformity of service delivery around our state. While this may cause some anxiety among families who may need to switch case managers, The Arc of Indiana is hopeful that this change will result in improved case management for Medicaid Waiver recipients.

Additional information can be found at: in.gov/fssa/ddrs/case-management-innovation

IU Health, EGTI Partnership Brings Value to Both Organizations

Dawn Brand Fluhler

Regional Director of Experience Design

IU Health Ball | IU Health Blackford | IU Health Jay | IU Health Fort Wayne

In 2014, Indiana University Health Ball Memorial Hospital officials recognized a valuable opportunity to partner with The Arc of Indiana to bring Erskine Green Training Institute to life. At that time, IU Health Ball pledged a \$3 million gift (\$600K a year for 5 years); with a goal to provide opportunities for EGTI students, help ensure the economic vitality of the community by creating employable individuals, and to bolster the program in downtown Muncie. In 2016 the hospital welcomed its first class of students who would train on its campus in several departments.

Each student brings unique personality, talent and contributions to the IU Health team. In fact, numerous team members express the impact working alongside and helping train EGTI students has on them as “deepening our IU Health values” and “bringing joy to our work.” The IU Health team has palpably grown their compassion, purpose, team work and excellence in partnership with this program.

Patient transport team leader Jami Whitehead, who has been involved with training EGTI students over the lifetime of the program at IU Health Ball, recently said that the most recent group of students she worked with really helped bond her team together. On one occasion, a team member took students Chet, Will and Jacob out for frozen yogurt. On another, the day shift team

took two hired EGTI graduates out to celebrate their birthdays.

“My team has gained more patience, more compassion, more teamwork,” Whitehead said, “and they excel in their purpose of helping these students get from point A to point B on their journey. We’ve all learned that the program is so valuable, and we hope to see young people we know go through the program one day.”

EGTI graduate Jamie Beck, who works in environmental services, has been a beloved team member since day one. Leaders and fellow team members celebrated with her in 2018 when she made Indiana history with a judge’s ruling that restored her legal right to make her own decisions, and again last year after her bike was stolen from her home.

Jamie’s bike is an integral part of her independence, a three-wheeled bicycle with a basket, it allows her to get to and from work, the grocery, and her social outings. One afternoon transformation project manager, Johnny Walker, asked her how she was doing, and she told him that her bike had been stolen.

“I realized that her bike was her mode of transportation,” Walker said. “I told her I would like to help her somehow.”

After sharing his plan to get Jamie a new bike with another team member, word quickly spread and within a few days enough money had been

pooled to buy Jamie a new bike. Jamie’s work family gathered in the hospital’s South Tower Atrium to celebrate and present a new bike to her.

Over the past five years, IU Health has hired 21 of 95 EGTI students who trained at the hospital, most of whom have been hired at IU Health Ball, Blackford or Jay Hospitals.

“When you hire individuals with disabilities, you invest in talented community members that are hardworking, loyal, committed team members that enrich and reinforce an inclusive culture and add value beyond measure,” said IU Health East Central Region Vice President of Human Resources Megan Haymaker.

While it is a mutual benefit to hire EGTI graduates who trained on-site, for hospital leaders and team members the greatest benefits are supporting the program and seeing the impact it has on the community — and perhaps most importantly, the joy they receive by giving this opportunity to some very deserving young adults.

Since its founding in 2016, The Arc of Indiana Foundation’s Erskine Green Training Institute has held 20 training sessions and graduated 216 students. Over 68 businesses and organizations, including IU Health, are now employing EGTI graduates throughout the state. Visit egti.org for information on training programs, career sampling sessions, EGTI visit days, and general tours.



EGTI students in training at IU Health enjoy a trip to Berry Winkle in Muncie, IN thanks to an IU Health transportation team member.



IU Health transformation project manager Johnny Walker presents EGTI graduate Jamie Beck with a new bike after hers was stolen.

The Arc Insurance Advocacy Resource Center

We're Here to Help

The Arc Insurance Advocacy Resource Center works to assist families who have a loved one with a disability navigate their public and/or private insurance policies and increase knowledge of health insurance options and benefits.

To help provide guidance to families, we have created a number of fact sheets on a range of issues. You can find them in the Insurance Advocacy Resource Center section of our website at: arcind.org/our-programs/insurance-advocacy-resource-center

Fact sheets include

- ABA Autism Treatment – Health Insurance Appeal Tips
- FAQ about Medicaid Coverage for Autism Treatment
- Medicaid Autism Treatment Benefits Under EPSDT, What Parents Need to Know
- Self-Funded / ERISA Insurance Plans
- Coverage for Developmental Disabilities, Autism and ABA
- Funding Sources for ABA Therapy
- Finding a Quality ABA Provider – A Parent Perspective

- ABA Treatment - Practice Guidelines for Healthcare Funders and Managers
- The Affordable Care Act: Some Basics to Know to Get Started
- Mental Health Parity – The Basics
- Health Insurance Options for Adult Children with Developmental Disabilities, Don't Wait Until They are 26!
- Comparing Health Insurance Plan Options



Do you have questions or need guidance on health insurance coverage for your loved one with a disability? Contact Michelle Trivedi, MHA, The Arc of Indiana Insurance Advocacy Center Manager. Michele is a former health services executive, parent of an adult with autism, and a long-time insurance advocate. She works to help families and individuals throughout the state with complicated health insurance issues and concerns.

Contact Michele at mtrivedi@arcind.org or 317-977-2375 or 800-382-9100

Special Needs Trusts and ABLE Accounts

Many are now familiar with Achieving a Better Life Experience (ABLE) accounts, established in 2014, which provide a way for individuals with disabilities to save money to pay for qualified expenses while maintaining government benefits. However, The Arc Master Trust staff often receives questions regarding the similarities and differences between special needs trusts and ABLE accounts. It is important to compare options when deciding if an ABLE account, a special needs trust, or both are a good fit for you or your loved one.

Special needs trusts have been available since 1983, when the first law was passed making 3rd party trusts an option for people with disabilities. This trust allows a “3rd party,” generally parents or grandparents, to place money into a trust to provide for their loved one. The Arc Master Trust’s 3rd party trust (Trust I) was established in 1988. In 1993, a new law offered the ability for individuals with disabilities to establish a trust with their own money (1st party trusts). The Arc Master Trust’s 1st party trust (Trust II) was established in 1995. ABLE accounts can be funded by a person with a disability and/or a 3rd party.

A 1st party trust is often used when an individual receives a social security

back payment, inheritance or lawsuit settlement; or as a way to save funds that would otherwise cause the individual to exceed Medicaid and SSI resource limits. While there is no minimum or maximum on funds that can be placed in a special needs trust, ABLE accounts have an annual limit of \$15,000 that can be placed in the account.

Special needs trusts and ABLE accounts both allow individuals to save funds that do not count towards the \$2,000 resource limit for SSI and Medicaid. However, money that is placed in an ABLE account *must* be used for disability related expenses. According to the Social Security Program Operations Manual System (POMS) qualified disability related expenses include:

- Education
- Housing
- Transportation
- Employment training and support
- Assistive technology and related services
- Personal support services
- Health
- Prevention and wellness
- Financial management and administrative services
- Legal fees
- Expenses for ABLE account oversight and monitoring
- Funeral and burial costs
- Basic living expenses

In contrast, a special needs trust does not have limitations on how the

money can be used, as long as the disbursement is for the primary benefit of the individual.

In addition to items an ABLE account can pay for, a few examples of non-disability related expenses a special needs trust can pay for include:

- Vehicles
- Electronics
- Vacations
- Hobby Supplies
- Pets/Pet Supplies/Vet Bills
- Games
- Appliances
- Cell Phone, Internet and Cable TV Services
- Hair Care
- Entertainment
- Auto Repair/Maintenance
- Music Lessons
- Housekeeping Services

In order to establish an ABLE account, a disability determination must have been made prior to age 26. There is no age restriction to establish a special needs trust.

Another important difference between ABLE accounts and 3rd party trusts is Medicaid payback. If the individual passes away with money still in the 3rd party trust, none of the money has to go back to Medicaid. Instead, it will go to whoever the

trust is instructed to give the remainder to. Funds remaining in an ABLE account or 1st party special needs are required to be paid back to Medicaid for costs incurred during the beneficiary’s time as a Medicaid recipient.

For information on Indiana’s ABLE program, visit: savewithable.com/in/home.html

For information on The Arc Master Trust, visit: thearcstrust.org

 Special Needs Trusts & Able Accounts		
3 rd PARTY TRUST (The Arc Trust I)	ABLE ACCOUNTS	1 st Party Trust (The Arc Trust II)
Funds come from gift or estate planning	Funds can come from anyone	Funds come from individual's own money
No max annual contribution limit	Max annual contribution limit	No max annual contribution limit
No Medicaid payback	Medicaid payback	Medicaid payback
Earnings may be taxed	Earnings are tax free	Earnings may be taxed
No age limitations	Age limitations	No age limitations
Covers qualified disability expenses and more!	Covers qualified disability expenses only	Covers qualified disability expenses and more!
No min/max balance	No min/max balance (SSI suspended if >\$100,000)	No min/max balance
Save Money and Keep Benefits Trust Accounts and ABLE Accounts are valuable tools in your future planning toolbox. To learn what options are best for you or your loved one, contact The Arc of Indiana Master Trust. The Arc of Indiana Master Trust thearcstrust.org 317-977-2375 800-382-9100		



FCC Launches Emergency Broadband Benefit Program

The Federal Communications Commission (FCC) has launched an Emergency Broadband Benefit program. This program provides low-income families with discounts on broadband of \$50 per month. Additionally, it provides a discount of up to \$100 per month for a computer or tablet. Eligible individuals may enroll at: <https://getemergencybroadband.org>



It's Coming Back! Self-Advocates of Indiana Annual Picnic

September 24, 2021
10:00 a.m. – 2:00 p.m.

Hummel Park, Plainfield, IN
[Registration information @ saind.org](https://saind.org)



Prior to the close of the 2021 legislative session, the majority of members of the Indiana General Assembly signed onto House Concurrent Resolution 46 which recognizes and honors direct support professionals (DSPs) for keeping Hoosiers with intellectual and developmental disabilities safe and healthy during the COVID-19 pandemic. The Arc of Indiana is traveling throughout the state to thank legislators, including State Representative Ann Vermilion, shown here at Carey Services, The Arc in Grant and Blackford Counties, for their support.



**We share a lot of information,
but how are we doing?
Give us your feedback!**

The Arc of Indiana communicates to a wide-ranging audience through a variety of platforms. How are we doing? What can we do better? Please help us improve our communication efforts by completing our short communications survey. We welcome and appreciate your feedback! Find the survey at: arcind.org/news

Save the Date to Celebrate! 2021 Impact Awards

November 12, 2021
Horizon Convention Center
Muncie, Indiana

