Understanding Medicaid, SSI, and Waivers

MILESTONES AUTISM RESOURCES

Intro (What this toolkit covers & why it matters)

Navigating the world of disability benefits and services in Ohio can feel overwhelming, especially when trying to understand how programs like Medicaid, Supplemental Security Income (SSI), and various waiver options work together. These programs serve as critical lifelines for individuals with disabilities, each offering different forms of support—ranging from financial assistance and healthcare coverage to in-home services and long-term care.

While these systems often overlap, they are administered by different agencies and have distinct eligibility requirements and benefits. Understanding how they connect—and how they differ is essential for individuals with disabilities, their families, and advocates seeking the right combination of supports for independent living, employment, and health needs.

The following guide breaks down the similarities, differences, and key features of Medicaid, SSI, and waiver programs in Ohio, with a focus on what they offer for people with disabilities.

Step-by-step guidance

Each of these resources has specific eligibility requirements related to age, level of care, disability, income and assets. Most consider both the parent and child's income

Supplemental Security Income (SSI) is administered by the Social Security Administration (SSA). SSI provided federal cash assistance for low-income aged, blind, or disabled individuals meeting SSA's disability criteria. Monthly benefits are based on need and recipients automatically qualify for Medicaid in Ohio

Medicaid is state and federal health insurance covering doctors, hospital, therapy, prescription drugs, home health, mental health, etc.

There is an additional Medicaid State Plan Option (also known as TEFRA) that lets children under age 19 with serious medical needs qualify based only on their own income and resources—not their parents'. There's no waitlist; any eligible child must be served. This is designed for home care to allow the child to remain at home rather than an institution. In Ohio this is the Katie Beckett State Plan Option.

Eligibility Criteria for Katie Beckett State Plan Option:

- Child is under 19
- Serious medical or developmental need demonstrated
- Assessed to require institutional-level care
- Documents show care can be provided in the home at similar cost
- Proof of child's income/assets (without parental assets)

Ohio Medicaid Waiver Programs (HCBS) gives additional supports to disabled individuals to help them to be able to stay in community settings instead of institutions. There are several

different types of waivers and each has its own eligibility requirements.You generally need Medicaid to enroll in waivers

- Home Care Waiver – for physical disabilities, includes aides, meals, respite, equipment
- Assisted Living Waiver – for adults 21+, nursing-home-level care in assisted living
- Individual Options, Level One, SELF Waivers – developmental/intellectual disabilities support, including habilitation, day/vocational services, personal care, adaptive equipment
    - These are DODD-managed Medicaid waivers in Ohio. Work with your DODD Support Administrator to determine if you are eligible.
- OhioRISE – for youth 0–20 with serious emotional disturbances, behavioral/mental health supports
- PASSPORT and MyCare Ohio integrate long-term services for seniors and physically disabled adults (60–64+)

These waivers cover services like personal care, respite, transportation, home modifications, medical supplies, employment support, and more. They typically require meeting institutional/nursing-home level of care and often have waitlists.

Tips or common mistakes

Overlap & Key Differences

- SSI provides income support and automatically triggers Medicaid enrollment. Monthly financial support.
- Standard Medicaid covers medical services. Doctor visits, meds, therapies, mental health, hospital stays.
- Waivers add non-medical/supportive services beyond what Medicaid covers, enabling community living. Home help, equipment, respite, personal care, transportation, employment help.

What to ask / advocate for

- Document everything: school IEPs, medical/therapy reports, SSA disability decision, functional assessments.
- Track applications: Medicaid, SSI, waiver—note dates and follow-up deadlines.
- Ask for support: Contact local DD board, CDJFS case managers, and Parent Training & Information (PTI) centers.
- Apply early and appeal immediately: Denials often reversed on appeal.
    - Yes! You can appeal any decision
- Join waiver waitlists ASAP—even for infants or toddlers—slots fill fast.

Common Ohio questions and Ohio answers

- Can I receive Medicaid with high family income?
    - Yes – via disability-based pathway
- If I am approved for SSI is Medicaid enrollment automatic?
    - Yes – immediate enrollment
- How do I find out if I am eligible for Katie Beckett?
    - Medicaid staff will be able to let you know if you are eligible
- How do I apply for all of the services at one time?

    - Through CDJFS. You will need to fill out the combined application, in person, online, or via phone
- What is the required documentation to receive these services?
    - SSA disability decision, medical records, functional assessments
- Do I need US Citizenship to qualify for benefits
    - Applicants who are U.S. citizens must provide documentation of citizenship, or states must verify the applicant's Social Security number with the SSA. Applicants who are not U.S. citizens must provide documentation showing that they have a qualified/eligible immigration status

Key resources

- Department of Developmental Disabilities (DODD)
- Ohio Department of Jobs and Family Services (ODJFS)
- Supplemental Security Income (SSI)
- Ohio Department of Medicaid
- Ohio Coalition for the Education of Children with Disabilities

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