

Financial Assistance

The Autism Speaks Autism Response Team has put together a list of resources to help with financial information and aid in a variety of categories. For additional help and resources, contact ART at familyservices@autismspeaks.org or 888-288-4762 (en Espanol 888-772-9050).



Treatments and Therapies (Health Insurance)

Obviously a key component to think about when budgeting for your child and planning for his or her future is health insurance. As of December 2015, 43 states in the U.S. have passed legislation requiring insurance carriers to cover the screening, diagnosis and treatment of autism. Navigating the complexities of health insurance can be very challenging – especially when trying to determine your coverage for autism. **Autism Speaks Insurance Link** is an online application developed by Autism Speaks that will help you determine whether your child is entitled to coverage for the treatment of autism under their health insurance plan. If coverage is not available, the tool will equip you with information necessary to effectively advocate for the addition of a meaningful benefit. Find this tool at

AutismSpeaks.org/Advocacy/InsuranceLink.

If you or your partner work for a company with a self-funded insurance plan, the [Autism Speaks Self-Funded Employer Tool Kit](#) can help you approach your employer about adding autism benefits to the company health plan.

Another helpful resource is the Children's Health Insurance Program (CHIP) which provides low-cost health coverage to families that earn too much money to qualify for Medicaid. Each state offers

CHIP coverage. To learn if your child is eligible for CHIP, you can visit InsureKidsNow.gov.

One of the most significant changes in healthcare law that came from the Affordable Care Act of 2010 is that insurers must now cover dependents on a parent or guardian's plan up to age 26, no longer age 18. The Affordable Care Act also allows states to choose whether to expand their Medicaid programs to low-income adults, many of whom have never been eligible for coverage before. The new law allows states to expand Medicaid coverage to most adults with incomes up to 138 percent of the poverty level. You can learn more about these options and enroll in Medicaid at healthcare.gov.

Education

Every child has the right to a free appropriate public education that meets his or her needs. The **Individuals with Disabilities Education Act**, enacted in 1975, mandates a public education for all eligible children and makes the schools responsible for providing the supports and services that will allow this to happen, free of charge. If your school district cannot provide your child with the services he or she requires and deserves, they are required to pay for him or her to access those services elsewhere, whether that be a private school or an outside school district.



If you choose to forego the free public education and pursue a private education for your child, there are some resources out there to help you with the costs. The following websites provide information on scholarships for K-12 private education:

[PrivateSchools.com](#): Financial Aid Information

[Children's Scholarship Fund](#): Sources of Tuition Assistance

[GrantSpace](#): Funding for Private School

In terms of postsecondary education, the sites below provide information about scholarship programs for students with disabilities:

[Autism Speaks Resource Library](#): Postsecondary Education Resources

[CollegeScholarships.org](#): Autism-Related Scholarships

[Fastweb](#)

[FinAid.org](#): Financial Aid for Students with Disabilities

Housing

The [Department of Housing and Urban Development](#) (HUD) can provide you with advice on finding affordable housing. HUD sponsors housing counseling agencies throughout the country to provide free or low cost advice.

For more information, you can call HUD's interactive voice system at: (800) 569-4287. You can locate your local HUD office on [this page](#). They can give you information on affordable housing programs, rental assistance, and more.

There are also a number of programs through the federal government to help families purchase a new home. Some of these include:

[U.S. Department of Agriculture \(USDA\)](#)

[U.S. Department of Housing and Urban Development \(HUD\)](#)

[Federal Housing Administration \(FHA\)](#)

[AmeriDream, Inc.](#)

Community Action Agencies often have funding from state and federal programs to assist with rent and homelessness prevention. [Click here and then select your location to find the agency closest to you.](#)

Assistive Technology (iPads)

If your child needs an iPad or similar assistive technology device to communicate, or it would enable him or her to meet certain IEP goals, you may be able to get funding for the device through your public school system, insurance or grants. To get funding from your child's school, you will first want to ask for an Assistive Technology evaluation to show that he or she qualifies for a device. In order to get funding through your insurance (private or public), you will need to submit letters of necessity based on the evaluation by a professional, such as a speech-language pathologist. Talk About Curing Autism (TACA) has put together a very helpful list of tips to access this funding [here](#). There are also many organizations around the country, including Autism Speaks, that offer grants for iPads or other technology. Contact the Autism Speaks Autism Response Team to learn about what is currently available. It is important to note that speech generating devices are generally covered by a Durable Medical Equipment (DME) benefit from your insurance company.

Safety

Autism Speaks encourages a multi-faceted approach to help keep a person with autism safe across their lifespan and in all settings – at home, at school and out in the community. Funding access to safety resources should be approached just as you would plan to meet any other autism-related needs. You should work with your school district/IEP team, state developmental disability agencies, medical providers and direct service/intervention providers to identify pathways and funding to address safety concerns.

For additional questions on creating a safety plan, visit AutismSpeaks.org/Safety or contact



Respite Care

Research has demonstrated that respite services can make a significant positive difference in the lives of families, allowing them to take a break and increase their social and emotional well-being. There is funding out there that can help get you the break you need and deserve. Medicaid waivers provide the largest federal source of funding assistance for respite. [Click here to find out more about waivers in your state.](#) Some state Medicaid plans will cover respite services. Another option is your state's office of developmental disabilities (DD). Each state offers different programs and supports, but in many states, these programs include funding for respite care. [Find your state's DD office here.](#)

You can find information on respite care in your state and search for respite care in your area on the ARCH National Respite Network and Resource Center website [here](#).

Legal Help

State Disability Protection and Advocacy agencies provide free legal representation and other advocacy services, under all federal and state laws, to all people with disabilities. Autism Speaks has put together a list of P&A agencies [here](#).

Additional options for finding low-cost legal help include:

[LawHelp.org](#) – Legal help for people with low and moderate incomes (and their lawyers), provides referrals to local legal aid and public interest law offices, basic information about legal rights, court forms, self-help information, court information, links to social service agencies and more in your state

[FindLaw.com](#) – Legal information, lawyer profiles and a community to help you make the best legal decisions

[American Bar Association](#) – Useful links to lawyer referral services and pro bono legal help

[Legal Services Corporation](#) – Find Legal Aid – Independent nonprofit established by Congress to provide financial support for civil legal aid to low-income Americans

[National Health Law Program](#) (NHeLP) – Protects and advances the health rights of low-income and underserved individuals and families by advocating, educating and litigating at the federal and state levels.



Emergency

In a crisis, it is often helpful to go to your **Community Action Agency** ([click here to find the agency for your area](#)). Staff can connect you with any available resources, financial or otherwise, that are available in your area. You can also contact your local United Way by calling 2-1-1 to be connected with many services and resources to help, or visit [211.org](#). The Salvation Army can often assist in emergency situations as well, although funding may be limited. They can provide rental and housing assistance, utility help, food, shelter, and more. You can find your nearest center by [clicking here](#).

Autism Speaks Cares is a grant program of Autism Speaks that provides funding for families affected by autism during natural disasters or other catastrophic life events on a case-by-case basis.

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