

Utah

When a family or individual is faced with a progressive condition such as DM1 or DM2 they are often presented with additional financial expenses as well as loss of a steady income. This section attempts to gather financial resources that are available on a state level for persons living in the United States. By no means is this section complete; we invite you to share with us any resources you've identified.

This is an on-going project. We will add more resources as we gather them; please send us resources you know of that are not currently listed.

Please be advised that each organization has its own eligibility and application requirements. None of these organizations are affiliated with Myotonic. We hope you will share your experiences with us – let us know if you are successful in finding a good resource to help your family.

Caregivers

Respite for Caregivers: Respite care is provided by a trained person that temporarily relieves parents or caregivers form the day-to-day care they provide to the individual living with disabilities. It can be provided in the family's home, in the home of the respite provider or in a specialized facility, depending on the needs and preferences of the family or individual. https://dspd.utah.gov/services/available-services/

Employment

<u>Disability Services:</u> Helps Utahn's with disabilities obtain meaningful employment and increase independence. https://jobs.utah.gov/usor/index.html

<u>Employment-related Personal Assistant Services (EPAS)</u>: EPAS is a Medicaid service for people with disabilities who work and need personal assistance in order to remain employed. This service is designed to provide personal assistance for people who may have physical, mental, cognitive, and/or developmental disabilities that are workign in an integrated and competitive setting. The assistance provided is for tasks directly related to maintaining employment. https://medicaid.utah.gov/ltc/epas/

<u>Employment Support Child Care</u>: Subsidy program that helps parent's pay an approved provider for watching their children.

https://jobs.utah.gov/customereducation/services/childcare/employmentsupport.html



<u>Family Employment Program Child Care (FEP-CC)</u>: Supportive service for customers participating in the Family Employment Program.

https://jobs.utah.gov/customereducation/services/childcare/familyemployment.html

<u>Family Employment Program -Two Parent (FEP-TP)</u>: Helps families increase their income and become self sufficient through employment. Services include, cash assistance, employment counseling services, and social work services.

https://jobs.utah.gov/customereducation/services/financialhelp/family/feptp.html

<u>Kids in Care</u>: Recently unemployed parents may be eligible for enrollment int he Kids in Care program. The program offers child care assistance for eligible parents to support formal job service activities.

https://jobs.utah.gov/customereducation/services/childcare/kidsincare.html

<u>Senior Service America</u>: This company's mission is to connect experienced Americans, especially low income and disadvantaged adults, with employers in all 50 states to ensure a vibrant, diverse, and productive workforce.

https://www.seniorserviceamerica.org/about/

<u>Training Resources</u>: For individuals aged 14 and up who are seeking their high school diploma, GED, ESL certificate or that want to obtain certificates and degrees with a specific career in mind. https://jobs.utah.gov/customereducation/services/other/training/

<u>Unemployment Insurance</u>: Temporary income is available for qualified workers who are unemployed through no fault of their own and are looking for full-time work or in approved training. https://jobs.utah.gov/ui/home/

<u>Vocational Rehabilitation</u>: Helps people living with disabilities address their unique barriers and achieve employment. https://jobs.utah.gov/usor/vr/index.html

Financial Resources

<u>Adoption Assistance:</u> Provides help in getting a job, as well as cash payments, to a parent who has given birth to a child who has been placed for adoption.

https://jobs.utah.gov/customereducation/services/financialhelp/family/adoption.html

<u>Earned Income Tax Credit (EITC)</u>: Refundable federal income tax credit for low to moderate income working individuals and families.

https://jobs.utah.gov/housing/scso/eitce/index.html



<u>Family Employment Program</u>: Temporary cash assistance program for families. The program can provide up to 36 months of financial support to a family within a lifetime. <u>https://jobs.utah.gov/customereducation/services/financialhelp/family/program.html</u>

<u>Family Employment Program -Two Parent (FEP-TP)</u>: Helps families increase their income and become self sufficient through employment. Services include, cash assistance, employment counseling services, and social work services.

https://jobs.utah.gov/customereducation/services/financialhelp/family/feptp.html

<u>General Assistance (GA) Program</u>: Provides time limited cash assistance and case management services to single adults and married couples that have no dependent children residing with them 50% or more of the time. For more information, visit https://jobs.utah.gov/customereducation/services/financialhelp/general/index.html.

Homeless Prevention Program: Emergency assistance provides immediate help for short periods for families who don't have enough money to prevent becoming homeless or having their utilities shut off due to a crisis beyond the control of the family. The purpose is to keep families from losing their homes or to help families find new homes. The payment is available once in a twelve month period for eligible households. https://jobs.utah.gov/customereducation/services/financialhelp/family/homeless.html

Refugee Financial Assistance (RCA): Provided only to newly arriving refugees, new asylees, certified victims of human trafficking, and other persons eligible for refugee services within the first eight months of arrival or certification. For more information, visit https://jobs.utah.gov/customereducation/services/financialhelp/refugee/.

<u>Specified Relative Program</u>: Specified relative is a grandparent, sibling, uncle, aunt, or other qualified relative who has a child or children living with them and whose parents are both absent from the home. If you are in need of cash assistance for the care of the children, this program may help you.

https://jobs.utah.gov/customereducation/services/financialhelp/family/sprelative.html

Food/Nutrition

<u>Supplemental Nutrition Assistance Program (SNAP)</u>: SNAP offers nutrition assistance to buy healthy food.

https://jobs.utah.gov/customereducation/services/foodstamps/index.html



<u>Utah Women, Infants, and Children (WIC) Program</u>: Provides nutrition and breastfeeding services and supplemental foods to pregnant women, new mothers, infants, and children up to their 5th birthday. WIC offers a wide-array of nutrition education, personalized breastfeeding support, and referrals to other public health programs. https://wic.utah.gov/

Housing

<u>Assisted Living</u>: For information about assisted living options for seniors in Utah, visit https://www.seniorlivingfacilities.net/assisted-living/utah/.

<u>Home Energy Assistance Target (HEAT) Program:</u> Provides winter home heating assistance and year round energy crisis assistance for eligible low income households throughout Utah. https://jobs.utah.gov/housing/scso/seal/heat.html

<u>Homeless Prevention Program</u>: Emergency assistance provides immediate help for short periods for families who don't have enough money to prevent becoming homeless or having their utilities shut off due to a crisis beyond the control of the family. The purpose is to keep families from losing their homes or to help families find new homes. The payment is available once in a twelve month period for eligible households. https://jobs.utah.gov/customereducation/services/financialhelp/family/homeless.html

<u>Olene Walker Housing Loan Fund</u>: Offers assistance through multiple programs. For more information, visit https://jobs.utah.gov/housing/affordable/owhlf/programs.html.

<u>Weatherization Assistance Program (WAP)</u>: Helps low-income individuals and families reduce energy costs and increase comfort and safety in their homes. Individuals, families, the elderly and people living with disabilities who are making no more than 200 percent of the current federal poverty income level are eligible for help. https://jobs.utah.gov/housing/scso/wap/index.html

Living with Disabilities and/or Elderly

<u>Achieving a Better Life Experience (ABLE) Program</u>: Federal law instituted ABLE Accounts, which are tax-advantaged savings accounts for individuals with disabilities and their families. https://jobs.utah.gov/customereducation/services/other/able.html



<u>Aging Waiver</u>: Waiver is designed to provide services statewide to help older adults remain in their homes or other community based settings. Individuals are able to live as independently as possible with supportive services provided through this waiver program. https://medicaid.utah.gov/ltc/ag/

<u>Assistive Technology for Independent Living</u>: Visit Life Solutions Plus website for information about purchasing assistive technology http://www.lifesolutionsplus.com/.

Autism Spectrum Disorder Services: https://medicaid.utah.gov/ltc/asd/

<u>Community Supports Waiver</u>: This waiver is designed to provide services statewide to help persons with intellectual disabilities or persons with conditions related to intellectual disabilities remain in their homes or other community based settings. Individuals are able to live as independently as possible with supportive services provided through this waiver program. https://medicaid.utah.gov/ltc/cs/

<u>Disability Determination Services (DDS)</u>: Assists the federal social security program in supporting people with disabilities who have very limited income. DDS makes accurate and timely decision on whether applications meet requirements for Social Security Benefits, according to federal guidelines. https://jobs.utah.gov/usor/dds/index.html

<u>Licensed Utah Nursing and Assisted Living Facilities</u>: The Centers for Medicare and Medicaid Services (CMS) has provided tools that provide detailed information about the performance of Medicare and Medicaid certified facility types: nursing homes, home health agencies, hospitals, and end stage renal dialysis. For information about performance ratings visit http://health.utah.gov/hflcra/reportcard/reportcard.php.

<u>Medically Complex Children's Waiver</u>: This program provides medical assistance to children who are medically complex. For more information on eligibility and the application period, visit https://medicaid.utah.gov/ltc/mccw/.

New Choices Waiver: This program is designed to serve individuals who are residing long term in a nursing facility, licensed assisted living facility, licensed small health care facility or another type of Utah licensed medical institution. The program offers an option for these individuals to move into integrated community-based settings if they wish to do so and if their needs can be safely met in the setting that they have chosen. When an individual is enrolled in the New Choices Waiver program, they may receive an expanded package of supportive services through Medicaid which are intended to help with community-based living. For more information, visit https://medicaid.utah.gov/ltc/nc/.



<u>Physical Disabilities Waiver</u>: This waiver is designed to provide services statewide to help people with physical disabilities remain in their homes or other community based services. Individuals are able to live as independently as possible with supportive services provided through this waiver program. It is designed to be consistent with a service delivery system that promotes and supports participant self-determination. For more information on eligibility requirements and waiver services, visit https://medicaid.utah.gov/ltc/pd/.

Resources for if your insurer denies your health insurance claim: https://insurance.utah.gov/wp-content/uploads/PR-NAICHealthClaims.pdf

<u>Technology Dependent Waiver</u>: This waiver program is responsible or the Medicaid delegated administrative activities for children and families served under the home and community-based waiver program to ensure services and supports are available to safely care for participants at home. For more information, visit https://medicaid.utah.gov/ltc/tech/.

Medical/Health-Related

Adult Expansion Medicaid: Covers adults with or without dependent children who are below the 133% Federal Poverty Level after the 5% allowable deduction effective January 1, 2020. https://jobs.utah.gov/customereducation/services/medicaid/adultexpand.html

<u>Baby Watch Early Intervention Program (BWEIP):</u> The purpose of BWEIP is to enhance early growth and development in infants and toddlers, who have developmental delays or disabilities or both, by providing individualized support and services to the child and their family. https://health.utah.gov/cshcn/programs/babywatch.html

<u>Children's Health Insurance Program (CHIP)</u>: CHIP is a state health insurance plan for uninsured Utah kids and teens. For more information and application information, visit https://chip.health.utah.gov/.

<u>Extension and Conversion Rights:</u> If you have lost health insurance coverage through your employer, check this link to see what state and federal plans are available to you until you obtain permanent coverage: https://insurance.utah.gov/consumer/health/extension-conversion-rights.



<u>Health Discount Programs</u>: Are not considered health insurance. Health discount programs are not currently regulated in all states. Consumers should review program materials carefully to be certain the benefits are worth the cost. Health discount programs claim to offer savings on prescription drugs, doctor, and dental visits, vision care, or other medical services. For more information about Utah's recommendations when it comes to health discount programs, visit https://insurance.utah.gov/consumer/health/hdp.

<u>Individual and Small Employer Group Insurers</u>: The following link displays insurance companies doing business in Utah that provide health insurance for individuals, small employer groups, or both: https://insurance.utah.gov/wp-content/uploads/IndSmallGroupInsurers1-19-10.pdf.

<u>Long-Term Care Insurance</u>: is designed to cover a wide range of log-term care services. If you are unable to care for yourself because of a prolonged illness or disability, long-term care insurance may pay for the kind of services you need. Such services may include help with activities of daily living, home health care, respite care, adult day care, care in a nursing home, or care in an assisted living facility.

https://insurance.utah.gov/consumer/health/long-term-care

<u>Medicaid</u>: for eligible individuals, Medicaid will pay for many medical services. Services available to a member will vary based on the program for which the member qualifies. For more information on traditional and non-traditional Medicaid services, visit https://medicaid.utah.gov/traditional-and-non-traditional-medicaid/. For general Medicaid information, visit https://medicaid.utah.gov/.

<u>Traditional Medicaid</u>: offers services for eligible children, pregnant women, aged, blind, or disabled adults, and/or women eligible under the Cancer Program.

<u>Non-Traditional Medicaid</u>: eligible members may include adults on Family Medicaid programs (adults with dependent children), and.or adult care-taker relatives on Family Medicaid.

<u>Medicare</u>: To get information about Medicare coverage and how to apply, visit https://www.medicare.gov/



Medigap Policy: A Medigap policy is health insurance sold by private insurance companies to fill the "gaps" in Original Medicare Plan coverage. Medigap policies help pay some of the health care costs that the Original Medicare Plan does not cover. If you are in the Original Medicare Plan and have a Medigap policy, then Medicare and your Medigap policy will each pay their share of covered health care costs. https://insurance.utah.gov/consumer/health/medicare

<u>Qualified Medicare Beneficiaries (QMB) Program</u>: Pays Medicare premiums and copayments for low-income Medicare members. https://medicaid.utah.gov/medicare-cost-sharing-programs/?width=750&height=750

Qualifying Individual (QI) Medicare Cost-Sharing Program: The QI program pays the Part B Medicare premium. Applicants must pass all QMB rules except that they must be receiving Part A Medicare and their income exceeds 120% of the Federal Poverty level but not more than 135% and the individual cannot be receiving Medicaid. height=750&height=750

<u>Specified Low-Income Medicare Beneficiaries (SLMB) Program</u>: This program pays the Part B Medicare premium only. https://medicaid.utah.gov/medicare-cost-sharing-programs/?width=750&height=750

<u>Utah's Premium Partnership for Health Insurance (UPP)</u>: helps make health insurance more affordable for families and individuals. UPP helps you pay your monthly health insurance premiums through your employer's health insurance plan or COBRA coverage. https://medicaid.utah.gov/upp/

<u>Understanding Air Ambulance Insurance</u>: https://insurance.utah.gov/wp-content/uploads/PR-AirAmbulance11-17-14.pdf

Additional Resources

Muscular Dystrophy Association (MDA) Utah Care Center: https://www.mda.org/care/care-center-list?province=UT

Resources and FAQs for Individuals who are not US citizens: https://jobs.utah.gov/customereducation/services/foodstamps/work_noncitizens.html