

FINANCIAL ISSUES

There are a variety of programs that your grandchild may be entitled to. One option is to apply for WAGES. This program provides financial and medical assistance for the child(ren) in your care and in some instances for the caregiver if eligible. The medical assistance is provided in the form of Medicaid. Another option is to apply for possible benefits through the Social Security Administration. The following will help explain:

WAGES (Work and Gain Economic Self-sufficiency)

Caregiver relatives in need of financial assistance have two options in applying for assistance through the WAGES Program administered by the local Department of Children and Family Services.

- You may apply to be included to receive cash assistance for yourself along with the child(ren). If you choose to receive cash assistance for yourself as part of the assistance group, you must meet strict WAGES requirements, such as proof of financial eligibility and participation in work activity. Time limitations in order to receive cash assistance will apply. You would be eligible for childcare assistance and Medicaid through this WAGES Program.
- You may apply for cash assistance for the child or children only. If you apply for assistance for the “child only”, you will not be subject to the WAGES requirements. This means that you are not required to work, your finances are not counted and the child or children can receive on-going cash assistance without time limits.

The child’s eligibility is determined based on the child’s income and resources and not yours. The child or children would be eligible to receive Medicaid benefits but you could not receive childcare assistance. To receive WAGES, you must also cooperate with the Child Support Enforcement Office of the Department of Revenue.

PHONE NUMBERS FOR FINANCIAL SERVICES

FINANCIAL Social Security Administration

Naples

3174 E. Tamiami Tr.

Naples, Florida 3412

1-800-772-1213 Area 8 Medicaid Program: 1-800-226-6735

Department of Children and Families (DCF)

Economic Services (866) 762-2237

215 Airport Road

Naples, Florida 34104

401 Colorado Avenue

Immokalee, Florida 34142

ADOPTIVE ASSISTANCE

Provides financial assistance for the adoption of foster children. Call (239)866-762-2237

FOOD STAMPS

Based on household income. You cannot apply for the child(ren) separately. Call (239)866-762-2237

FOSTER CARE PAYMENT

Provides financial payments and support services for the care of a child who is in the custody of the state. In some cases grandparents may act as foster parents for their grandchildren. Call (239)866-762-2237

MEDICAL CARE

Under Medicare and most medical insurance policies, your grandchild(ren) will not be covered. Under certain conditions, such as adoption, some private insurance policies may cover your grandchild. Call your insurance carrier to find out if this is possible and what steps need to be taken to cover your grandchild as a dependent under your policy. You may be able to get coverage through KidCare/Health Kids of Florida which offers insurance to uninsured children. Call 1-888-FLA-KIDS (toll free) or 1888-352-5437 (Spanish toll free)

PUBLIC HOUSING

Government-owned and managed housing units made available to low-income families, with rents determined on a sliding scale based on income.

SUPPLEMENTAL SECURITY INSURANCE (SSI)

SSI is a program that pays monthly benefits to people with low incomes and limited assets who are 65 years or older, blind or disabled. Children can qualify if they meet social Security's definition of disability and their income and assets fall within the eligibility limits. As its name implies, Supplemental Security Income supplements a person's income up to a certain level.

SOCIAL SECURITY SURVIVORS BENEFITS

If the parent(s) of the child you are caring for has passed away, you can apply for Social Security for the child. Unmarried children under the age of 18 (or up to the age of 19 if they are attending elementary or secondary school full time) are eligible for these benefits.

WIC (WOMEN, INFANTS AND CHILDREN)

WIC provides food assistance and nutritional screening to low-income children up to age 5. Call (239)252-8208