

Maryland

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 the Myotonic Dystrophy Foundation. 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.

Employment

EID Program: provides Medical Assistance (Medicaid) to working Marylanders with disabilities who meet a few conditions. Medical assistance includes covering most medical services for individuals who have no other health insurance, saving individuals with Medicare \$1,000-\$12,000 a year and supplementing private insurance by paying for some services that the other insurance does not cover.

<https://mmcp.health.maryland.gov/eid/pages/home.aspx>

Financial Resources

Accessible Homes for Seniors: administered by the Maryland Department of Housing and Community Development provides loans and grants to seniors who need to modify their homes. <https://dhcd.maryland.gov/Residents/Pages/ahsp/default.aspx>

The Burial Assistance Program: provides limited financial help with funeral expenses of deceased recipients of Public Assistance programs when their families cannot afford funeral costs. The program provides a cash benefit to the funeral director when the deceased individual was either already receiving assistance or met the eligibility requirements of a program administered by the Department of the Human Resources.

<http://dhs.maryland.gov/weathering-tough-times/burial-assistance/>

The Child Care Scholarship (CCS) Program: provides financial assistance with childcare costs to eligible working families in Maryland.

<http://dhs.maryland.gov/child-carescholarship-ccs/>

Emergency Assistance to Families with Children (EAFC): provides emergency cash assistance to families who need emergency help paying rent or utilities or for other emergencies. These funds are available through the local department once every two years when funds are available.

<http://dhr.maryland.gov/weathering-toughtimes/emergency-assistance/>

Maryland Assistive Technology Loan Program: can provide low-interest loans for home modifications and assistive technology.

<http://mdod.maryland.gov/mdtap/Pages/ATFinancial-Loan-Program.aspx>

The Public Assistance to Adult (PAA): program pays for the cost of care and a personal needs allowance for needy individuals who live in assisted living facilities licensed by the Maryland Department of Health (MDH) and in Certified Adult Residential Environment homes (also known as Project Home). PAA pays only the personal needs allowance to needy people in MDH Rehabilitative Residences. Recipients are eligible for Medical Assistance. <http://dhs.maryland.gov/weathering-tough-times/public-assistance-adults/>

Social Security Disability Insurance (SSDI): provides benefits to blind or disabled workers, widow(er)s or adults disabled since childhood.

<http://mdod.maryland.gov/community/Pages/aboutssi.aspx>

Supplemental Security Income (SSI): makes monthly payments to people who have low income and few resources and are age 65 or older, blind, or disabled.

<http://mdod.maryland.gov/community/Pages/supplemental.aspx>

Technology Assistance Program: helps Maryland residents with disabilities and their families qualify for low-interest loans to buy equipment that will help them live, work, and learn more independently.

<http://mdod.maryland.gov/mdtap/Pages/AT-Financial-LoanProgram.aspx>

Temporary Cash Assistance (TCA) Program: can provide assistance to families with children under 18 or 19 or who are graduating in the same calendar year.

<http://mdod.maryland.gov/community/Pages/socserv.aspx>

Temporary Disability Assistance (TDAP): is available to provide cash assistance to low-income, disabled Marylanders through a period of short-term disability or while they are awaiting approval of federal disability support. The program is funded through the State of Maryland to provide help to individuals without dependent children.

<http://dhr.maryland.gov/weathering-tough-times/temporary-disability-assistance/>

Food & Nutrition

Maryland Emergency Food Program (MEFP): administers annual grants to feeding organizations to purchase food to provide groceries and meals to families in need.

<http://dhs.maryland.gov/bureau-special-grants/maryland-emergency-food-programmefp/>

The Supplemental Nutrition Assistance Program (SNAP)/ Food Supplement Program (FSP): In Maryland SNAP is referred to as FSP (formerly known as food stamps). It helps low-income households buy the food they need for good health.

<http://www.dhr.state.md.us/food-supplement-program/>

Housing

Arrearage Retirement Assistance: helps customers with large, past due electric and gas bills. If eligible, customers may receive forgiveness of up to \$2,000 towards their past due bill. Customers must have a past due bill of \$300 or greater to be considered eligible. Customers may only receive an arrearage grant once every seven years, with certain exceptions. <http://dhr.maryland.gov/office-of-home-energy-programs/>

Community Choice Homes (CCH): provides affordable rental homes in Montgomery County for people with disabilities who have extremely low income.

<http://mdod.maryland.gov/housing/Pages/Renting.aspx>

Disability Housing Rights: information from the US Department of Housing and Urban Development.

https://www.hud.gov/program_offices/fair_housing_equal_opp/disability_main

Electric Universal Service Program (EUSP): provides financial assistance with electric bills. Eligible customers including, elderly, disabled people who live on a limited income, and/or people who receive veterans or Social Security disability benefits, receive help that pays for a portion of their current electric bills.

<http://dhr.maryland.gov/office-of-home-energyprograms/>

The Fuel Fund of Maryland: provides utility bill assistance to low-income households meeting their eligibility requirements. <https://fuelfundmaryland.org/>

The Harry and Jeanette Weinberg Foundation's Affordable Rental Housing Opportunities Initiative for Persons with Disabilities: provides affordable rental housing options for persons with disabilities. <http://mdod.maryland.gov/housing/Pages/MPAH.aspx>

A Home of Your Own Guide: a decision making guide for prospective homebuyers with disabilities created by the National Home of Your Own Alliance. <http://docplayer.net/6018300-National-home-of-your-own-alliance-a-home-of-your-own-guide.html>

Homeownership Voucher Program: also known as the Section 8 Homeownership Program, provides assistance to first time home buyers who are receiving Housing Choice (Section 8) Vouchers. https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/homeownership

Maryland Energy Assistance Program (MEAP): provides assistance with home heating. Payments are made to a person's utility company on their behalf. Eligible individuals include elderly, disabled people who live on a limited income, and/or people who receive veterans or Social Security disability benefits. <http://dhr.maryland.gov/office-of-homeenergy-programs/>

Maryland Homeownership Program for Individuals with Disabilities (HomeAbility): is a home loan program through the Maryland Department of Housing. It is available to individuals with disabilities and their caregivers who meet the program's eligibility criteria. <https://mmp.maryland.gov/Pages/HomeAbility/default.aspx>

Section 811 Project Rental Assistance: makes a home in the community affordable for people with disabilities with low-income. <http://mdod.maryland.gov/housing/Pages/section811.aspx>

The Utility Service Protection Program (USPP): is designed to protect low-income families from utility turn-offs during the heating season. All MEAP eligible customers may participate in USPP. Participation also requires a year-round even monthly budget billing. Failure to make consecutive payments may result in removal from USPP. <http://dhr.maryland.gov/office-of-home-energy-programs/>

Weatherization and Energy Efficient Services: customer information is referred to the Maryland Department of Housing and Community Development (DHCD) for programs that can provide improvements and repairs to homes at no cost. These improvements can help lower utility bills and make the home more comfortable. For more information, call 1-855-583-8976 or visit:

<https://dhcd.maryland.gov/Pages/EnergyEfficiency/default.aspx>

In-Home Support and Services

The Community First Choice (CFC) Program: provides community services and supports to enable older adults and individuals with disabilities to live in their own homes.

<https://mmcp.health.maryland.gov/longtermcare/Resource%20Guide/03.%20Program%20Fact%20Sheets/Fact%20Sheet%20-%20CFC%20March%202018.pdf>

The Community Pathways Waiver: offers a wide array of services to eligible individuals with an intellectual or developmental disability, which is provided by licensed provider agencies or independent providers under self-directed services.

http://mdod.maryland.gov/community/Pages/for_all_ages.aspx

The Community Personal Assistance Services (CPAS) Program: provides in-home personal care, supports planning and nurse monitoring services to individuals with disabilities or chronic medical conditions who qualify for Medicaid. Services may be provided in the workplace.

<https://mmcp.health.maryland.gov/longtermcare/Resource%20Guide/03.%20Program%20Fact%20Sheets/Fact%20Sheet%20-%20CPAS%20March%202018.pdf>

Community Living Resources:

<http://mdod.maryland.gov/community/Pages/comlvgresources.aspx>

Community living resources for those who are 18 years of age or older:

<http://mdod.maryland.gov/community/Pages/18-years-or-older.aspx>

Community living resources for those who are 22 years and younger:

<http://mdod.maryland.gov/community/Pages/22-years-and-younger.aspx>

The Community Supports Waiver: program will provide individual and family supports to 400 people with developmental disabilities on the Developmental Disabilities Administration (DDA) Waiting List and will have an overall budget cap of \$25,000/year.

https://dda.health.maryland.gov/Pages/Community_Supports_Waiver.aspx

The Low Intensity Support Services (LISS): program grants eligible applicants limited funding for services and items to support identified needs. LISS provides funding for various individual support services and family support services to include: personal and attendant care, respite care, and other services to maximize independence, productivity, and integration within the community. <https://dda.health.maryland.gov/Pages/liss.aspx>

The National Family Caregiver Support Program: is administered by the Department of Aging and provides support to caregivers caring for someone older than age 60 as well as grandparents and other relatives over the age of 55 who are caring for adult children with disabilities. Assistance includes: information and referral, education, training, respite care and supplemental services. <http://mdod.maryland.gov/community/Pages/prog-forcaregivers.aspx>

The Respite Care Program: provides financial assistance to pay for short-term periodic care to individuals with developmental or functional disabilities. Its purpose is to provide a period of rest and renewal to family caregivers while also providing benefit to the care recipients. For more information, call the Department of Human Resources' (DHR's) Constituent Services Unit at 1-800-332-6347 or TTY 1-800-925-4434 or visit: <http://dhr.maryland.gov/office-of-adult-services/respice-care-program/>

Medical & Health-Related

Maryland Children's Health Insurance Program: uses Federal and State fund to ensure that all Maryland's children have medical insurance. The program provides full health benefits for children up to age 19, and pregnant women of any age who meet the income guidelines. MCHP provides care through a variety of Managed Care Organizations (MCOs) for: children under age 19 who are not eligible for Medicaid, pregnant women of any age, whose countable income is at or below 200% of the federal poverty level (or up to 300% of the federal poverty level with a premium), and children of employed parents whose employer does not offer family health insurance. <http://dhs.maryland.gov/weatheringtough-times/medical-assistance/>

Medicaid/ Medical Assistance (MA): pays the medical bills of needy and low-income individuals. It is administered by the State and pays medical bills with Federal and State funds. <http://dhs.maryland.gov/weathering-tough-times/medical-assistance/>

Medicare Buy-In Program: also known as QMB (Qualified Medicare Beneficiary) and SLMB (Specified Low-Income Medicare Beneficiary) is designed to protect low-income Medicare beneficiaries from the costs of Medicare coverage, including out-of-pocket cost sharing expenses (deductibles and co-payments).

<http://dhs.maryland.gov/weathering-toughtimes/medical-assistance/>

QMB (Qualified Medicare Beneficiary) Program: serves individuals with modest assets (up to \$7,280 per individual or \$10,930 per couple) with combined incomes that do not go over 100 percent of the federal poverty level. The State Medicaid program pays their Medicare Part B premiums and cost-sharing amounts.

<http://dhs.maryland.gov/weathering-tough-times/medical-assistance/>

SLMB (Specified Low-Income Medicare Beneficiary): Program pays only the Part B premium for those with incomes between 100 and 120 percent of poverty with assets up to \$4,000 per individual or \$6,000 per couple

<http://dhs.maryland.gov/weatheringtough-times/medical-assistance/>

Long Term Care Medical Assistance (LTC): is designed to cover the cost of nursing home care for low income individuals who meet eligibility requirements, including a look back at resources in the five years prior to the application

<http://dhs.maryland.gov/weatheringtough-times/medical-assistance/>

Additional Resources

Muscular Dystrophy Association Maryland Care Centers:

<https://www.mda.org/care/carecenter-list?province=MD>