Financial Assistance for Family Caregivers

ARCH is frequently asked if payment is available for family caregivers. There may be help for you, but resources are limited, may not exist in your state at all, and eligibility is restrictive. Toward the end of this list are additional resources to help you find respite and other caregiver supports.

Resources to help you identify financial assistance for family caregivers:

- **Medicaid Cash and Counseling Programs.** If the person you care for has a disability or chronic condition and is eligible for Medicaid, they may qualify for financial assistance that can be used to purchase necessary home and community-based services and supports, including payment to the family caregiver or to pay for respite. Such programs are sometimes known as cash & counseling, consumer or self-directed programs, or other names selected by the state. Every state but South Dakota has Medicaid programs that allow for self-directed services. Some states may require you to become a certified Medicaid provider or meet other state requirements. The care recipient must meet income and other eligibility requirements set by the state. Most often these services will be provided through a Medicaid Waiver offered by your state, but they may be offered through other Medicaid state plan options. For more information, contact Applied Self Direction. This organization maintains a list of State Self-Direction programs.

- **Veterans Services.** If the person you care for is a veteran, you may be eligible for Veteran Directed Home and Community-Based Services, Veterans Pensions, and/or the Aid and Attendance benefit, all of which have the potential to provide some financial and other supports. Post 9/11 Veterans and their caregivers may be eligible for the Program of Comprehensive Assistance for Family Caregivers. In addition to respite, mental health services, travel expenses, and access to health care insurance for family caregivers, the program offers caregiver stipends. Call the VA Caregiver Support line at 1-855-260-3274 or visit http://www.caregiver.va.gov/. See the ARCH Fact Sheets, Nine Steps to Respite for Military and Veteran Caregivers and Respite for Caregivers of Veterans for more information and links to these and other programs.

- **Structured Family Caregiving.** A handful of states have been approved by the Centers for Medicare and Medicaid Services to offer Structured Family Caregiving where the family caregiver can be paid and receive additional supports. To qualify, the individual needing care must be eligible for Medicaid, need 24-hour care and supervision, and require help from a caregiver with one or more daily personal care needs, (i.e. bathing, dressing, walking, transferring, eating, and toileting). See Caregiver Homes for more information.

- **Paid Caregiver Program Locator.** This tool was created and is maintained by the American Elder Care Research Organization.

- **Family and Medical Leave Act.** If you work for an employer with more than 50 employees, you may be eligible for up to 12 weeks of unpaid leave to provide care while you protect
your job. For more information, see Department of Labor Fact Sheet. Five states—California, New Jersey, New York (effective January 2018), Rhode Island, Washington (effective January 2019 for premiums and January 2020 for benefits), and the District of Columbia (effective July 2020) have enacted laws that provide paid family leave for employees who need time off to care for family members who are ill or have a disability, or for a new child.

Other Resources on Getting Paid to be a Caregiver

- **Next Avenue (Aug 5, 2020).** Where Family Caregivers Can Get Financial Assistance, Advice about state and local programs, some created due to the pandemic by Margie Zable Fisher [https://www.nextavenue.org/family-caregivers-financial-assistance/]

- **Consumer Reports (Jan 2018).** How to Get Compensation When Caring for Aging Parents: Five ways to offset the cost and loss of income. [https://www.consumerreports.org/elder-care/how-to-get-compensation-when-caring-for-aging-parents/]

- **United Hospital Fund.** Can You Get Paid to Take Care of Your Mom? Article by Carol Levine [https://uhfnyc.org/news/article/can-you-get-paid-to-take-care-of-your-mom/]

- **The Caregiver Space.** Can I get paid to be a family caregiver? [https://thecaregiverspace.org/paid-to-be-a-family-caregiver]


Respite and Additional Family Caregiver and Care Recipient Supports and Services

- **Family to Family Health Information Centers (F2F).** For assistance in finding services and supports for children with special health care needs from other parents and professionals, find your state’s F2F center or Family Voices state chapter at the Family Voices website.

- **State Aging or Disability Organizations.** For example, to find respite or other caregiver supports provided by a State’s Alzheimer’s Association, visit their website. Check the websites of other associations that focus on the disability or condition of the person in your care, such as the National MS Society, Autism Society, or the National Stroke Association, or organizations such as Easterseals. Sometimes, they offer respite help or other assistance for family caregivers and have links to their local chapters on their websites.
• Respite Information from the ARCH National Respite Network and Resource Center. To find respite services (temporary break from caregiving for the family caregiver), visit the ARCH National Respite Locator Service. To find out about other available resources in your state, including Medicaid Home and Community-Based Waivers and other public programs that pay for respite, for you and the person you care for, visit ARCH State Resource Fact Sheets and click on your state.

• State Lifespan Respite Program or State Respite Coalition. Not every state has one, but they may have additional information about local respite and support options. State Respite Coalition contact information

• Visit the Family Caregiver Alliance Family Care Navigator and click on your state.

• Visit your local Aging and Disability Resource Center/No Wrong Door System to see what might be available your state on a range of long term services and supports regardless of your age or disability. To find a local ADRC, visit the Eldercare Locator or call 1-800 677-1116.

This site can also help you find your local Area Agency on Aging to find respite and additional caregiver supports provided through the Family Caregiver Support Program, especially if the person you are caring for is over age 60; has Alzheimer’s Disease and is of any age; if you are a grandparent age 55 or older caring for a child; or if you are a parent or other relative caregiver age 55 or older caring for an adult child with a disability.

• Visit Benefits.gov to find out what other programs and services you may qualify for.

URL Addresses for Article Links

Applied Self Direction - http://www.appliedselfdirection.com/contact

ARCH Fact Sheet, Respite for Caregivers of Veterans - https://archrespite.org/productspublications/arch-fact-sheets#Veterans

ARCH National Respite Locator Service - https://archrespite.org/respitelocator

ARCH State Resource Fact Sheets - https://archrespite.org/respitelocator/respilector-service-state-information-map


Caregiver Homes - http://www.caregiverhomes.com/

Eldercare Locator - https://eldercare.acl.gov/

Family Caregiver Alliance Family Care Navigator - https://www.caregiver.org/family-care-navigator
Family and Medical Leave Act *Department of Labor Fact Sheet* - https://www.dol.gov/whd/regs/compliance/whdfs28.htm

Family Voices Local Affiliates - https://familyvoices.org/affiliates/


Self-Direction State Programs
http://www.appliedselfdirection.com/self-direction-programs


State Respite Coalition contact information - https://archrespite.org/state-respite-coalitions

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