

Financial Assistance for Family Caregivers

ARCH is often 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. At the end of this fact sheet are additional resources to help you find respite and other caregiver supports.

Resources to help you identify financial assistance for family caregivers:

- **Medicaid Self-Directed 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](#).

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. In order to be paid to be your loved one's caregiver, 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. 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 Care Program**, **Veterans Pensions**, and/or the **Aid and Attendance benefit**, all of which have the potential to provide some financial and other supports. 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 www.caregiver.va.gov. See the ARCH Fact Sheets, [Nine Steps to Respite for Military and Veteran Caregivers](#) for more information.
- **Structured Family Caregiving.** A number 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). As of 10/2022, seven states offer this Medicaid benefit for older adults, adults with physical disabilities and their family caregivers:: [Connecticut](#), [Georgia](#), [Indiana](#), [Louisiana](#), [Missouri](#), [North Carolina](#), and [South Dakota](#). Check with your [state Medicaid agency](#) to see if they offer this program or something similar. See [Medicaid Structured Family Caregiving: Enabling Family Members to Make Caregiving Their Primary Focus](#) from the National Academy for State Health Policy for more information.

- **Adult Foster Care in the Homes of Family Members.** The following states allow relatives as paid foster care providers: **Connecticut, Louisiana, Indiana, Massachusetts, Ohio, Rhode Island, and Texas.** In most states, spouses are excluded from being paid. Regulations may require formal training for family caregivers; 24/7 availability of a backup caregiver; periodic safety inspections; and licensing fees. Read more at [Paying for Senior Care: Adult Foster Care - How it Works, Financial Assistance and Payment Options.](#)
- **Supplemental Security Income (SSI) for Children (En español).** SSI provides monthly cash payments to help meet the basic needs of children who have a physical or mental disability or who are blind. If you care for a child or teenager with a disability, and have limited income and savings or other resources, your child may be eligible for SSI. Visit the [Social Security Administration](#) for more information.
- **Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) for Adults.** Social Security pays disability benefits through two programs: 1) The Supplemental Security Income (SSI) program; and 2) The Social Security Disability Insurance (SSDI) program. SSI provides monthly payments to adults who have income and resources below specific financial limits, and who meet one of the following criteria:
 - They are age 65 or older
 - They are blind.
 - They have a medical condition that keeps them from working, which is expected to last one year or result in death.

For more information, see the brochure on [Supplemental Security Income \(SSI\)](#)

SSDI medical requirements are the same as for the SSI program, but you need to meet other work and financial requirements. See [Disability Benefits](#) on the Social Security Administration website for information about both the SSI and SSDI programs. ([En español](#))

- **Paid Caregiver Program Locator.** This [tool](#) was created by and is maintained by [Paying for Senior Care.](#)
- **Family and Medical Leave Act and State Paid Leave Programs.** 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](#). Eleven states — **California, Colorado, Connecticut, Delaware, Massachusetts, Maryland, New Jersey, New York, Oregon, Rhode Island, and Washington**—and the **District of Columbia** have enacted [state 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

- **American Council on Aging (Feb. 28, 2022).** *How to Receive Financial Compensation via Medicaid to Provide Care for a Loved One*
- **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>]
- **Agincare.com.** *How Can I Get Paid for Taking Care of My Elderly Parents?* [<https://www.agincare.com/Articles/how-to-get-paid-for-being-a-caregiver-135476.htm>]
- **AARP Caregiver Resource Center.** *Can I get Paid as a Caregiver?* [<https://www.aarp.org/caregiving/financial-legal/info-2017/you-can-get-paid-as-a-family-caregiver.htm>]

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](#). Find out about [Medicaid Home and Community-Based Waivers](#) that may pay for respite.

- **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** [Services by 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, Nine Steps to Respite for Military and Veteran Caregivers - https://archrespite.org/images/Caregiver_Fact_Sheets/9_Steps_Military_Final.pdf

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

Benefits.gov - <https://www.benefits.gov/>

Elder Care Locator - <https://eldercare.acl.gov/>

Family Caregiver Alliance Services by State - <https://www.caregiver.org/connecting-caregivers/services-by-state/>

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/>

Medicaid self-directed services - <https://www.medicaid.gov/medicaid/ltss/self-directed/index.html>

Medicaid State Agency Contacts:- <https://www.medicaid.gov/about-us/beneficiary-resources/index.html#statemenu>

Paid Caregiver Program Locator tool - <https://www.payingforseniorcare.com/paid-caregiver/program-locator.html>

Self-Direction State Programs

<http://www.appliedselfdirection.com/self-direction-programs>

Social Security Disability Benefits

<https://www.ssa.gov/benefits/disability/>

State laws that provide paid family leave for employees -

<http://www.nationalpartnership.org/research-library/work-family/paid-leave/state-paid-family-leave-laws.pdf>

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

Structured Family Caregiving - <https://www.nashp.org/medicaid-structured-family-caregiving-enabling-family-members-to-make-caregiving-their-primary-focus/>

VA Caregiver Support Program - <https://www.caregiver.va.gov>

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