

# Financial Support for Raising Grandchildren

Many grandparents find themselves in the caregiver position after the incapacitation, incarceration, or death of a child's parent(s). Beyond the day-to-day care of a child, providing care for a child with special needs is especially challenging. This fact sheet provides information regarding financial support options for grandparents raising grandchildren.

The legal and living arrangement established by grandparents who are raising their grandchildren varies. Those arrangements include kinship care, assuming legal guardianship, and caring for the child through the foster care program. The latter entitles the family to all foster care program services.

- Kinship care families may be eligible for food stamps to meet the child's food and nutrition needs and/or cash assistance through Indiana's Temporary Assistance for Needy Families (TANF) program. For more information about these programs or to apply, view <https://www.in.gov/medicaid/members/apply-for-medicaid/>, call 1-800-403-0864, or go to your local Division of Family Resources (DFR) office.

Children being raised by grandparents may be eligible for free or low-cost health insurance through Indiana's Hoosier Healthwise program. In some cases, caregivers may also be eligible for coverage. More information and application can be found at the above link, or at the local DFR office

- If children are being cared for through the foster care program, reimbursement for "out-of-pocket" expenses is made on a "per diem" (per day) basis. Per diem rates vary according to the needs of the child and the agency that holds the license. Of note is that grandparents who find the agreed per diem rate does not meet the child's physical and medical needs can petition the court for an increase in the reimbursement rates.

The child may be eligible for a home and community-based Medicaid waiver, which provides respite and other services along with Medicaid. Information regarding the waiver program can be obtained by calling the Bureau of Developmental Disabilities Services office at 1-800-545-7763 or by contacting Indiana Family to Family.

In some cases, a child living with grandparents may be eligible for Social Security benefits on the grandparent's record. Additionally, a child with disabilities and under the age of 18 may be eligible for Supplemental Security Income (SSI) based on household income and assets. To find out more, contact Social Security at 1-800-772-1213.

There are other programs that may be appropriate for the child's needs. Indiana Family to Family can assist with navigating these services. Please contact us at 844-323-4636.

Programs and systems change often. It is important to ensure that you are using the most current information. This fact sheet was updated August 2021. Please check [http://inf2f.org/fact\\_sheets](http://inf2f.org/fact_sheets) for the most recent edition.

Supported in part by funding from the Health Resources and Services Administration (HRSA).

To learn more about finding reliable health information, contact Indiana Family to Family. We will assist you as you navigate health care systems and services, especially those available to individuals with special health care needs.

**844-323-4636**  
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