

# 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.

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.

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- 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.
- 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.

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 family's local DFR office.

The child may be eligible for a Home and Community-Based Services (HCBS) Medicaid Waiver, which may provide respite and other services along with Medicaid. Information on the different types of HCBS Waivers can be found at the Indiana Medicaid website: <https://www.in.gov/medicaid/members/home-and-community-based-services/> Additional information can be found in the corresponding IN2F Fact Sheets: <https://www.inf2f.org/fact-sheets.html>. If you have additional questions, contact INF2F at [info@inf2f.org](mailto:info@inf2f.org) or 844-323-4636.

In some cases, a child living with grandparents may be eligible for Social Security benefits on the grandparent's record or due to the death of a parent. 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, see the [INF2F Fact Sheets](#) "Supplemental Security Income (SSI)" and "Guide to Supplemental Security Income (SSI)".

There may be other programs available that are appropriate for the child's needs. Indiana Family to Family can assist with navigating these services. Please contact us at [info@inf2f.org](mailto:info@inf2f.org) or at 844-323-4636.

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