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How the New GOP Proposal Can Possibly Affect Social Security Disability for Children



When the GOP unveiled their top secret Better Care Reconciliation Act in late June, which is supposedly their proud replacement for the existing Obamacare, a lot of alarm signals went off instead of celebratory ones. Most of the concerns had to do with how burdensome it's going to be for those with the coverage, and how it essentially will leave millions without viable insurance coverage of their own.



Social Security Disability Today

One of the demographics sure to be affected are those on social security disability. The effect may not necessarily be a direct hit, but it's there, nonetheless. It comes in the form of the removal of the Medicaid expansion, which was originally meant to cater to the needs of low-income individuals. Once this is repealed, many folks with disabilities will have difficulty finding access to proper healthcare benefits.

While it's true that social security disability is indeed taken care of by both SSDI and Supplemental Security Income, many of the disabled do rely on Medicaid and its expansion.

People with permanent disability already feel they are not receiving sufficient health benefits. The stringent new requirement coupled with a limit of $2,000 on financial assets is going to make it even more difficult for them to cope.

The Potential Effects on Disabled Children

Meanwhile, it's not just adults that can be affected by these changes. Social security disability for children can run into trouble should Medicaid be repealed. The complexity of the cases of children with disabilities are debilitating not just for the patients themselves but also for their families.

Most of the time, the parents are the primary caregivers for their children with disability, which means that they may be cutting back on work hours in order to do this. In this kind of arrangement, the family's potential for income is reduced. If the Medicaid gets cut, and the disability benefits for children become inevitably compromised as well, taking care of their overall welfare then becomes a more challenging task.

This problem affects not only those who are already on disability, but even those who have still yet to be confirmed as eligible. As it stands, there is a serious issue of backlogs on disability eligibility hearings, both for children and adult beneficiaries alike. On average, applicants can end up waiting for as much as two years, including the time spent waiting for a schedule for the hearing itself, and the rendering of final decision.



The biggest threat to the welfare of these individuals, however, is the lack of time. Some conditions are so severe and require serious treatment and care at the soonest possible time that waiting is simply not an option.

The GOP proposal and its impending threat on Medicaid can only make matters worse. With amendments hopefully on the way, this related issue of Medicaid and social security disability benefits should be threshed out.

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Sources:

16 Things to Know Before You Begin Taking Social Security Benefits. USAToday.com.

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