

COVID-19 & Virtual Learning Costs: Ways to Pay for Resources & Supports for your Student with Special Needs



Helping people with special needs and caregivers plan for the future they envision.



1. Identify supports for your students (for example an adaptive mouse, touch screen monitor, specialized headset, larger keyboard, desk, chair, one-on-one aide, internet access).
2. Collaborate with your IEP team to determine which technologies and supports are available through the district or school.
 - a. Request assistive technology assessment in writing, if applicable.
 - b. Schools have been allowed to [reallocate](#) equipment and supplies for use by students at home.
 - c. The Department of Education issued waivers to use IDEA Part B & C funds that haven't been spent due to COVID-19.



- i. [Part B FAQ](#)
- ii. [Part C FAQ](#)



3. Advocate for needed supports from your school or district.
 - a. Use phrases and words like "access to the general education curriculum" and "equity" when advocating for these supports.
4. See if you're eligible for additional resources through your state's Medicaid program, such as respite or additional therapies.

For more information, please visit ndss.org or email Education@ndss.org.



Access Webinar

To pay for additional technologies and supports, you can:

Use Funds from an ABLÉ Account

What are ABLÉ Accounts?

An ABLÉ Account is an investment account available to eligible individuals with disabilities. ABLÉ Accounts allow individuals with disabilities to save and invest money without losing eligibility for certain public benefits programs, like Medicaid or SSI. Earnings in ABLÉ Accounts are not subject to federal income tax, so long as you spend them on "Qualified Disability Expenses."

What is a "Qualified Disability Expense"?

An expense is considered a "Qualified Disability Expense" if:

1. The expense was incurred at a time when the account holder was an Eligible Individual.
2. The expense relates to the disability of the account holder.
3. The expense helps the account holder maintain or improve your health, independence or quality of life.

Many expenses related to education fall under a "Qualified Disability Expense" and can be paid for with money in an ABLÉ Account, including tuition for preschool through post-secondary education, books, supplies and educational materials.

Find your state's ABLÉ program:

For more information on your state's ABLÉ program, please visit [NAST.org/ABLE](https://nast.org/ABLE)

For more information on the STABLE Account program, please visit STABLEAccount.com



Access Webinar

Examine Benefits from your Employer

Speak with your employers to see if they offer:

Employee Assistance Programs (EAPs)

These programs may offer helpful assistance, information and solutions for a variety of personal situations, such as:

- Childcare and adult day care providers
- Flexible work arrangements
- Stress management seminars
- Personal and legal counseling

Health Care Spending Accounts (HSAs/FSAs)

(You may need a letter of medical necessity from your physician)

You may be able to use Health Savings Accounts (HSAs) and/or Flexible Spending Accounts (FSAs) to save pre-tax money for out-of-pocket medical expenses for students during virtual learning, like developmental services and doctor-recommended educational services.

Additionally, talk to your employee benefits advisor about using your HSA/FSA for:

- Personal protective equipment
- Home-based therapies

Dependent Care Flexible Spending Accounts (DCFSA)

These accounts are designed to minimize your out-of-pocket expenses and help save on the cost of care — something that's rarely ever discounted. Just as with your HSA and FSA, contributions to your DCFSA are pretax, which means you'll avoid paying federal, social security, Medicare and state taxes.

Medical Insurance

- ABA Therapies

Education Resources

- Tuition coverage or discounts for access to virtual platforms

Other Resources

- Access to mental health resources or exercise apps
- Back-up childcare or elder/dependent care

For more information on these and other benefits your employer may offer, please visit VoyaCares.com



Access Webinar