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Acronyms

- Social Security Administration (SSA)
- United States Department of Veterans Affairs (VA)
- Ohio Public Employee Retirement System (OPERS)
- Ohio Police and Fire Pension Fund (OP&F)
- State Teacher Retirement System of Ohio (STRS)
- Ohio Highway Patrol Retirement System (HPRS)
- School Employees Retirement System of Ohio (SERS)

BENEFIT CONSERVATION Q&A 10/15/25

Children in Care Prior to 10/1/2025		
1.	How will this impact the child’s benefits when an agency was receiving the benefits prior to October 1, 2025, can those benefits still be applied to the child's cost of care after 10/1/2025?	<p>The requirement to conserve benefits applies to any child entering custody/care and placement responsibility (C/CPR) on or after 10/1/2025.</p> <p>The revised Ohio Revised Code (ORC) and Ohio Administrative Code (OAC) regulations affect children who enter a Title IV-E agency (C/CPR) on or after October 1, 2025. For children already in care or who enter care prior to that date, benefits may continue to be used to help cover the cost of the child’s care, and no changes will be made under the updated regulations. Agencies may continue applying these benefits toward the child’s cost of care beyond October 1, 2025.</p> <p>All benefits must be documented in Ohio SACWIS. The requirement to conserve benefits applies to any child entering custody/care and placement responsibility (C/CPR) on or after 10/1/2025.</p> <p>Ohio Administrative Code Rule 5180:2-47-12 paragraph (K) If the child receives any type of income or resources while in the legal responsibility of care and placement /custody of a Title IV-E agency, that income or resource shall be entered into SACWIS.</p>
General		
1.	Where is the Conserving Benefits toolkit located?	The Conserving Benefits Toolkit is located on the DCY webpage under Title IV-E: Conserving Benefits Toolkit Department of Children and Youth .
2.	What is the intent of requiring the conservation of 100% of the child’s benefit?	The intent behind conserving 100% of the benefit is to prioritize the child's long-term financial security. This approach is particularly important given that children in foster care often face significant challenges as they transition to adulthood, including the need for housing, education, and employment support. By conserving these funds, agencies can help mitigate the financial instability that many youths experience upon aging out of the system.
3.	Has the state taken any action to assist agencies with the additional administrative cost for this requirement?	House Bill 96 provides funding to the State Child Protection Allocation (SCPA) of \$180 million in SFY 2026 (\$25 million increase) and \$185 million in SFY 2027 (\$30 million increase). These funds go directly to county public children services agencies for administrative and placement costs of children in foster care.

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Fiscal – Agency		
1.	Will Bureau of County Finance and Technical Assistance (BCFTA) be putting out any guidance regarding use of the 789 other placement reimbursements project code?	Yes, BCFTA will be providing guidance on the proper project codes for the receipt of benefits.
2.	Are there any resource limits for continued IV-E reimbursability if the child’s available resources exceed cost of care?	No, there are no resource limits for continued IV-E reimbursement if the child’s available resources exceed the cost of care.
3.	If a child is determined IV-E eligible, and they later are deemed eligible for SSI and begin receiving payments, do they lose IV-E eligibility (or reimbursability), or are they eligible for the entire custody episode?	Once FCM initial eligibility is established, the child remains program eligible for the entire custody episode through the end of the month of the child's eighteenth birthday. Rule 5180:2-47-12 - Ohio Administrative Code Ohio Laws A child’s reimbursability is dependent upon the placement setting being a certified/licensed and if congregate care meeting QRTP requirements. In addition, if SSI is received concurrently with FCM, the agency must report the FCM to the Social Security Administration. If there are any SSI or other benefits remaining after reporting receipt of FCM, those benefits are to be conserved for the child.
4.	If PCSAs cannot use these benefits to offset costs of care, do PCSAs have to include them as income in determining IV-E eligibility?	Supplemental Security Income (SSI) is a mandatory benefit that must be included in the budget when determining eligibility for Title IV-E (IV-E) foster care assistance. However, SSI is not counted as unearned income in the budget. Instead, it is considered income based on need (IBON). When a child comes into the custody/care and placement of the Title IV-E agency, these pension benefits are to be explored when making the Title IV-E determination to see whether anyone in the standard filing unit (SFU) is in receipt. Per OAC 5180:2-47-14.1 Title IV-E eligibility under the Personal Responsibility and Work Opportunity Reconciliation Act of 1996. Rule 5180:2-47-14.1 - Ohio Administrative Code Ohio Laws 5101:1-23-011 ADC exploration of potential income. 2-47-141Appendix 1 2.pdf
5.	Who is expected to set up and manage these accounts on behalf of the child?	The Title IV-E agency (i.e., the county PCSA) is responsible for establishing and managing accounts that receive and hold a child’s federal benefits (e.g., SSI, SSA, VA, or

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		<p>pensions). To meet this obligation effectively, each PCSA should:</p> <ul style="list-style-type: none"> • Designate fiduciary or fiscal staff responsible for managing account setup, oversight, and documentation. • Develop internal protocols for opening and monitoring accounts, ensuring compliance with federal and state regulations. • Work in partnership with the county treasurer’s office and/or county auditor’s office, particularly when establishing fiduciary or interest-bearing accounts that meet public fund requirements. • Coordinate with the Ohio Treasurer’s Office to open and maintain STABLE accounts for eligible youth; and • Ensure that all funds are managed in accordance with Social Security Administration payee requirements and Ohio Administrative Code rule 5180:3-27-02. <p>Establishing cross-agency procedures and clearly defined roles helps safeguard youth benefits while maintaining fiscal accountability.</p>
6.	How are PCSAs expected to manage these funds?	<p>While traditional bank accounts can be difficult to establish under SSA guidelines, PCSAs have viable pathways:</p> <ul style="list-style-type: none"> • Work with fiduciary departments at financial institutions, • Use STABLE accounts where possible, • Partner with pooled trust for complex cases, • Collaborate with county treasurers/auditors to address local barriers. Highly recommend MOUs with county treasurers or centralized fiduciary agreements to simplify the process. <p>DCY has coordinated with the Ohio Treasurer’s Office, and the Social Security Administration Regional Office to host informational sessions addressing these banking and account management challenges. These can be accessed here: Conserving Benefits Toolkit Department of Children and Youth.</p>
7.	What is the interplay of the different types of SS benefits and Title IV-E?	<p>For a Title IV-E eligible child receiving or applying for Supplemental Security Income (SSI), the provision of foster care maintenance (FCM) payments may be considered in-kind support and can reduce the child's SSI benefit amount. FCM payments generally do not</p>

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		affect Social Security survivor or disability benefits (OASDI).
8.	What is the estimated loss of Title IV-E reimbursement due to this policy change?	There is no loss of Title IV-E reimbursement due to this policy.
9.	Who is to keep track of the accounts the benefits will be deposited into, Fiscal staff or caseworker of the child receiving the benefits?	<p>The Title IV-E agency may determine internal responsibilities and duties if the Title IV-E agency is the representative payee.</p> <p>Fiscal staff are typically responsible for:</p> <ul style="list-style-type: none"> • Establishing and maintaining the dedicated accounts. • Ensuring proper use of funds according to SSA guidelines. • Reporting to the Social Security Administration (SSA) as required. <p>Caseworkers are typically responsible for:</p> <ul style="list-style-type: none"> • Notifying fiscal staff when a child enters or exits care. • Reporting any changes in the child’s status that could affect benefits. • Coordinating with fiscal to ensure the child’s needs are met using available funds. <p>If someone else is the representative payee (e.g., a relative or legal guardian) for the child, then that individual is responsible for managing the benefits and reporting to SSA.</p>
10.	For our county, when a child comes into custody the social security administration is contacted. If the child is receiving benefits, the benefit payment is stopped/paused so the payment no longer goes to the current payee, and the agency must apply to become the payee for those benefits. According to our local social security office, only the person/agency who has custody of the child is able to apply for those benefits. No other family members, etc., would apply to receive the benefits because they are not the custodian. Will this change?	<p>The Social Security Administration (SSA) is solely responsible for determining the representative payee for a child receiving Social Security benefits. As such, the upcoming changes outlined in Ohio Revised Code (ORC) 5103.09 and Ohio Administrative Code (OAC) 5101:2-47-02 will not impact the SSA’s authority or process in selecting a representative payee.</p> <p>Per SSA Policy Operations Manual System (POMS) GN 00502.105 Preferred Representative Payee Order of Selection Charts, the SSA follows a specific priority order when appointing a representative payee, with the child's best interest as the guiding principle.</p> <p>SSA - POMS: GN 00502.105 - Preferred Representative Payee Order of Selection Charts - 06/21/2017</p>
11.	How are agencies going to pay for child's placement costs?	House Bill 96 provides funding to the State Child Protection Allocation (SCPA) of \$180 million in SFY 2026 (\$25 million increase) and \$185 million in SFY 2027 (\$30 million increase). These funds go directly to county

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		public children services agencies for administrative and placement costs of children in foster care.
12.	If a child is not eligible for FCM, can we use their SSI for cost of care?	No, the agency may not use the SSI for cost of care. The SSI benefit is to be conserved for the child.
13.	Can we conserve SSI benefits for kids who we received custody of before 10/1/25?	Yes, an agency may conserve SSI benefits for kids who came into custody prior to 10/1/2025.
14.	Will SACWIS allow the agency to start conserving those benefits for kids, we received custody of before 10/1/25?	Yes, Ohio SACWIS functionality allows an agency to create benefit accounts and record payments received regardless of custody date. If the agency has custody, they are able to record the account and payments.
15.	If we receive reimbursement for daycare, initial clothing, etc. does that reimbursement also have to be reported to Social Security so that the SSI can be offset?	Yes, if this is federal foster care maintenance reimbursement.
16.	Are we required to advise Social Security (SS) every time a child's placement and therefore their per diem changes?	Yes, you must advise Social Security every time a child's placement changes/per diem changes. If a child moves to a kinship placement and the agency maintains custody, Social Security needs to be notified that the placement/per diem has changed.
17.	What happens to a child's funds when the agency's responsibility ends?	Upon termination of the agency's responsibility, any remaining funds are to be distributed according to the funding source's requirements. If funding source requirements allow the conserved funds are to be released to: (1) The child, if eighteen years old or emancipated. (2) The child's legal guardian, if they are a minor and not emancipated <u>5180:3-27-02</u>
18.	Is date of disposition, the date of the hearing or the court filed Judgement Entry date?	The OAC rule states the agency is to assess the child within one hundred eighty days after the disposition hearing date.
Fiscal – Banking/Trust		
1.	When will more information about the STABLE/ABLE accounts be available? Are all youth eligible for those types of accounts?	STABLE/ABLE accounts are designed for individuals identified to have a disability. Information regarding STABLE/ABLE accounts is available in our Conserving Benefits Toolkit Department of Children and Youth . Here is the direct link to the presentation Clouinary Video Player Embed v0.6.0 .

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2.	What are the different types of available accounts to conserve the child's funds?	<p>Dedicated accounts must go into an account at a regular banking institution; a STABLE account will not accept these types of funds. The dedicated account must be an interest-bearing account.</p> <p><u>Past-Due SSI Payments (Back Pay)</u> When a <u>child receives past-due</u> Supplemental Security Income (SSI) payments <u>covering a period longer than six months</u>, the Social Security Administration (SSA) generally requires these funds to be <u>deposited into a dedicated account</u>.</p> <p><u>Dedicated Account Requirements</u> The dedicated account must meet the following criteria:</p> <ul style="list-style-type: none">• It must be a savings account (checking accounts are not permitted).• It must be interest-bearing.• It must be titled in the child's name and managed by the representative payee.• It must not be a joint account.• It must not contain any other funds, such as child support, Temporary Assistance for Needy Families (TANF), or foster care payments. <p><u>STABLE (ABLE) Accounts</u> Children with disabilities who meet eligibility criteria may also open a STABLE Account through Ohio's ABLE program. These tax-advantaged savings accounts are specifically designed for individuals with disabilities and offer several benefits:</p> <ul style="list-style-type: none">• Ability to save up to \$100,000 without affecting SSI eligibility.• Investment options include interest-bearing or low-risk cash alternatives, allowing account holders or representative payees to select how funds grow.• Funds held in a STABLE account do not count against the SSI \$2,000 resource limit. <p>The STABLE Account program was launched in 2016 following passage of the federal Achieving a Better Life Experience (ABLE) Act. Prior to the ABLE Act, individuals with disabilities could only save \$2,000 before losing means-tested benefits, such as Medicaid or Supplemental Security Income (SSI). Additionally, asset limits hindered opportunities to join the workforce.</p>
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		<p>These regulations made it difficult for many people to work, save, and invest, creating barriers to financial independence.</p> <p>STABLE accounts are 529-like specialized savings and investment accounts for people living with disabilities. Accountholders can save up to \$18,000 annually without losing federal assistance, and they can save an additional \$14,580 each year if they're employed. Earnings on STABLE accounts grow tax-free if they are spent on qualified expenses, which include housing, transportation, living expenses, healthcare, assistive technology, and more. Best of all, your Supplemental Security Income (SSI) will not be affected as long as the STABLE account balance stays below \$100,000. Other federally means-tested benefits are not affected, regardless of the amount saved in the account.</p> <p>Important: SSI back pay cannot be deposited directly into a STABLE account; it must first be placed into a dedicated account. However, regular monthly SSI benefits may be contributed to a STABLE account.</p>
3.	Does every type of SSA benefit require an interest-bearing account?	<p>No, the SSA does not require that regular monthly SSI benefits for a child in foster care be deposited into an interest-bearing account.</p> <p>These payments may be held in:</p> <ul style="list-style-type: none"> • A non-interest-bearing checking or savings account, or • An interest-bearing savings account (optional). <p>For regular monthly SSDI or Survivor Benefits, the SSA does not require the account to be interest-bearing. The account may be either:</p> <ul style="list-style-type: none"> • A non-interest-bearing checking or savings account, or • An interest-bearing savings account (optional).
Fiscal – Child		
1.	What can be done if there are concerns in providing an 18-year-old with a large sum of money (e.g. history of drug use)?	<p>If concerns exist, there are legal and protective options available:</p> <p>Structured Disbursement or Trust Management</p> <ul style="list-style-type: none"> • Funds can be placed in a special needs trust or dedicated account, with a responsible adult or entity managing the disbursement over time.

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		<ul style="list-style-type: none"> • This allows the youth to access funds gradually or for approved purposes (housing, education, healthcare). <p>Appointing a Financial Guardian or Trustee</p> <ul style="list-style-type: none"> • Courts or agencies can seek to have a trusted adult to help manage the funds while the youth transition to independence. <p>Financial Literacy & Transition Support</p> <ul style="list-style-type: none"> • Offer budgeting and money management training. • Pair the youth with a mentor, financial coach, or aftercare specialist who can walk alongside them. <p>Using a trust or dedicated account gives the youth access to their money safely and gradually, while protecting them from:</p> <ul style="list-style-type: none"> • Overspending • Harmful purchases (e.g., drugs, alcohol) • Loss of public benefits • Exploitation by others
2.	Why would the county treasurer need to be involved?	<p>If the Title IV-E Agency is holding the child’s funds (especially larger or long-term balances), some Ohio counties require or recommend involving the county treasurer for the following reasons:</p> <ul style="list-style-type: none"> • Statutory Oversight of Public Funds • Interest-Bearing Account Restrictions • Transparency and Audit Trail
3.	Does each child require their own account for the conserved funds?	<p>It is recommended as best practice to maintain individualized accounts.</p>
4.	Does the child have access to these funds while in custody?	<p>No. While a child is in the custody/care and placement of a Title IV-E agency, and the agency is serving as the representative payee, the child does not have direct access to Social Security or other benefit funds. The agency, as representative payee, is responsible for:</p> <ul style="list-style-type: none"> • Managing the funds in the best interest of the child, • Conserving any unused funds appropriately (e.g., in an interest-bearing account, STABLE account, or pooled trust).
Fiscal – Payee		
1.	If a child is receiving benefits when he/she comes into care, is the Title IV-E agency expected to be the representative payee?	<p>If the child is already receiving one or more of these benefits when he/she comes into care, the PCSA should assess whether requesting to become the payee is in the child’s best interest.</p>

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2.	Are we permitted to leave benefits in suspense with social security and not have a payee and let the benefits accrue with them?	A child is to have an established payee. The custodial agency may make the decision about how they want to manage the representative payee issue.
3.	Can the kinship caregiver be the representative payee?	Yes, a kinship caregiver may apply to be the representative payee. The Social Security Administration determines who is the most appropriate payee.
	We understand that kinship caregivers can be a child's representative payee. If this occurs, what is the impact of IV-E if the PCSA holds custody?	<p>If a kinship caregiver is uncertified, then there would not be per diem costs for the child, and the kinship caregiver would use the child's benefits to provide for their cost of caring for them in their home.</p> <p>However, if the kinship caregiver is certified as a foster home, and if the child is IV-E eligible it would be the same as a child receiving FCM and the offset.</p>
4.	What is to happen with a child's benefit if the kinship caregiver holds custody of the child?	The kinship caregiver would apply to become the payee and the monies would follow the child. The Social Security Administration (SSA) would make the decision on the most appropriate payee.
5.	Would payments made still be counted towards a reduction in cost of care since payments are made in the name of the child as the beneficiary?	If a kinship caregiver is payee, they may use benefits to meet the child's needs, which may include care-related expenses, and SSA (not PCSA) monitors allowable use.
6.	Can the kinship caregiver be the representative payee for the child?	Yes, a kinship caregiver may apply to be the representative payee. The Social Security Administration determines who is the most appropriate payee.
7.	Does a kinship caregiver need to conserve funds for an eligible SSI child?	<p>If the Title IV-E agency is the representative payee, the agency must conserve the benefits.</p> <p>If the Kinship Caregiver is the Representative Payee, the agency is not responsible for conserving the benefits. The kinship caregiver is directly responsible in complying with the SSA requirements regarding the following:</p> <ul style="list-style-type: none"> • Using the funds for the child's needs. • Saving any excess in a proper account. • Reporting usage to SSA.
8.	Does the conservation of funds requirement apply to candidates for foster care?	No, this does not have an impact on candidates for foster care.
9.	If parents are payee, are we able to make them responsible for making child support payments to be able to provide for the care of the child?	This initiative does not provide for any enforcement on the child's parent(s) or child support enforcement.
10.	Can there be more than 1 person on the bank accounts?	That will be determined by the banking institutions and their requirements.

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11.	What effect, if any, would the parents receiving lump sum have on public assistance benefits the parents/family are receiving (Medicaid, SNAP, TANF)?	<p>If the parents or family receive a lump sum on behalf of the child (such as back pay from SSA):</p> <ul style="list-style-type: none"> • SSI, Survivor, or VA Benefits are not counted as income for parents' Medicaid, SNAP, or TANF when they are received, because they belong to the child. • However, if the funds are not spent and become assets (e.g., deposited in a family account): <ul style="list-style-type: none"> ○ They could be counted as a resource for the household in the next public assistance renewal. <p>Medicaid and TANF have asset/resource limits — excessive savings could impact eligibility.</p>
12.	If the child is reunified with his/her parents, can the parents use these funds for whatever purpose they choose, or will a trust fund of sorts be established for the child's later use?	<p>Upon reunification:</p> <ul style="list-style-type: none"> • The Title IV-E agency would no longer be the representative payee. • The agency must either: <ul style="list-style-type: none"> ○ Return conserved funds to SSA, which will then reissue the benefits to a new payee (usually the parent or legal guardian), or ○ If the parent becomes the new representative payee, they will manage ongoing benefits. • If the funds are in a STABLE account, the money will remain in the STABLE account and follow the child.
13.	Once the agency obtains custody of a child receiving SSI, is the agency able to switch the payee information to the agency?	<p>The agency will need to apply at the Social Security office to become the representative payee. The Social Security office will determine who is to be the representative payee.</p>
Fiscal - SSI		
1.	Isn't there a cap on the amount a child may have in that conserved fund?	<p>Yes, there is a cap for the amount of money a child receiving SSI may accrue. SSI funds should be saved in a STABLE/ABLE account which does not impact the cap amount.</p>
2.	If the agency has custody of a child placed with a kinship caregiver, the agency is the representative payee of the child's SSI, can the agency disburse the SSI check to the kinship caregiver so they can use it for the child?	<p>No, if the agency is the payee, the agency is responsible for conserving the child's benefits.</p>

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3.	Who decides what the child can purchase with his/her benefits?	The agency, acting as the representative payee, decides how the funds are used based on SSA guidelines, and ORC limitations on offsetting cost of care. <ul style="list-style-type: none"> • Best practice: Agencies should engage older youth (age 14+) in discussions about how their funds are managed and spent to promote financial literacy and readiness for adulthood.
4.	<p>What is included in the “cost of care”? Does this language allow use of these benefits for expenses that the PCSA, Ohio, or Medicaid cannot otherwise pay for?</p> <p>For example, promote normalcy for youth with hearing impairments by purchasing a protective cover to allow for swimming with cochlear implant still in place and operational (as opposed to needing to remove it for swimming), which is not considered “medically necessary” by Medicaid.</p> <p>For example, if a youth wants to obtain a driver’s license, can the Title IV-E agency require the child to use these funds to pay for car insurance and/or other “driving expenses” (gas, car repair, etc.) or would these types of expenses be considered “costs of care”?</p>	<p>No, per ORC Section 5103.09, the agency shall not use the child’s benefits to pay for or reimburse the agency for <u>any</u> cost of the child’s care.</p> <p>In Ohio, the "cost of care" for children in foster care encompasses a comprehensive range of expenses necessary to meet the child's daily needs and ensure their well-being. These costs are outlined in Rule 5180:2-47-01 - Ohio Administrative Code Ohio Laws</p>
5.	When the child leaves care, are the funds returned to the caregivers or are they kept in a separate fund until the child becomes 18 and then released to the child.	Per 5180:3-27-02, upon termination of the agency’s responsibility any remaining funds are to be distributed according to the funding source's requirements.
6.	Who will be held accountable for how the funds are spent once the monies are given to the child.	Funds given to an emancipated adult must be managed according to the legal criteria for release outlined in the governing trust, court order, or custodial arrangement. The appointed guardian, trustee, or custodian is accountable for ensuring all disbursements comply with those terms.
Systems Functionality		
1.	We are no longer able to obtain social security cards for our children because Ohio SACWIS has taken away the Medicaid card print out function. What do you suggest that we do?	The Ohio Department of Medicaid (ODM) retired the Medicaid Information Technology System (MITS) on July 5, 2025. Medicaid cards and functionality have been moved from MITS and to Ohio Benefits system. Please

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		contact SSA for a Social Security Card: https://www.ssa.gov/number-card/replace-card
2.	What is the benefit type we select in SACWIS when child receives social security because the parent receives SSDI?	Select 'Social Security Disability' as the Benefit Type.
3.	Regarding the 23 months look back for SSI, is this based on income information entered in SACWIS or a cross-reference with SSA database?	It is a data fix to adjust all payments where the child was also recorded to be receiving money for a benefit type of 'SSA' in the past 23 months was completed on 10/1/2025 and any payments that were reduced or withheld have been issued. These payments were issued by IV-E Agency as lump sum warrants on 10/9/2025. For SSI, the system will only be looking at children where FCM was withheld between 10/1/25 and the deployment of OHIO SACWIS build 4.43
4.	Will we have the ability to add information to Ohio SACWIS fiscal screens after the case is closed?	You will be able to modify accounts and add payments of the person receiving payments to accounts that are already closed. You will not be able to add new accounts when a child is no longer in custody of your agency.