COO NOTE 1 – 121119 – Update to Special Needs Grant

The purpose of the CGMA Special Needs Grant (SNG) is to provide financial assistance to CGMA clients who are faced with increased financial demands because they have dependents with special needs. This program is generally a reimbursement program, requiring a receipt for services or products already purchased. However, if funds are needed for an especially expensive purchase or to reserve a place in an eligible program, the grant may be issued based on a bill or invoice, or other authoritative documentation showing the cost. Members should provide a receipt to the CGMA rep once payment is made in these cases.

Effective 1 January 2020, the CGMA Special Needs Grant authorized at the rate of $3000 every five years (vice the previous limit of $3000 total). This grant is open to Regular Coast Guard active duty members and Coast Guard Reserve members on active duty for 181 consecutive days or more who have dependents registered in the Coast Guard Special Needs Program. The grant may not exceed the documented costs of the special needs service or resource. Additionally, the grant is not eligible when an item was reimbursed or paid for through insurance or other programs. Whenever applicable, members must seek reimbursement from insurance prior to requesting the grant from CGMA.

When the costs are not covered by other sources, assistance under this program may be provided for:

- Fees for specialized activities such as camps, clubs, sporting leagues. This includes fees for siblings where siblings of special needs children are part of the intended target audience.
- The cost of adaptive equipment—items such as heavy-duty strollers, wheelchairs, shoes, cranial helmets, etc.
- The cost of other resources designed to meet special needs, such as Assistive Technology Devices (communication devices, hearing aids, etc.) or specialized computer software
- Membership fees to organizations that provide special needs services

**Five Year Window:** The five-year clock is set with the first use of this grant. Receipts are accepted for up to one calendar year for reimbursement. For Example:

1. PO Jones received a $1200 SNG in November 2017. PO Jones then received another SNG for $1800 in May 2020. PO Jones has met the $3000 limit for this five-year window. PO Jones will be eligible for another SNG in November 2022 (five years after the first access to the grant program).

2. CPO Latka receives a $3000 grant in October of 2019. PO Latka will be eligible for up to another $3000 in October of 2024.

3. LT Granfield receives a $1900 grant in June of 2016. LT Granfield receives another grant of $1100 in March of 2019, maxing out their $3000 benefit. LT Granfield purchases special adaptive equipment for their child on 6 November 2020 that costs $2300. LT Granfield becomes eligible for up to another $3000 in June of 2021. LT
Granfield can submit the receipt for the equipment purchased on 6 November 2020 after 1 June of 2021 (but not later than 5 November of 2021) for a SNG in the amount of $2300. LT Granfield now remains eligible for additional SNGs up to $700 until 1 June of 2026.

4. CDR Stracy received a SNG in the amount of $1700 in April of 2018. She next submits request for a SNG in November of 2026. She is only eligible for up to $3000 at that point. There is no carryover from each five-year window. The additional $1300 she was eligible for up to April of 2023 did not carry forward.

Note: Financial support is available through other CGMA programs for coverage gaps while awaiting authorization for TRICARE Applied behavioral analysis (ABA) or Extended Care Health Option (ECHO) programs. The Special Needs Grant is not authorized for these programs.

The CGMA Chief Executive Officer (CEO) is the approving authority for all CGMA Special Needs Grants. Clients requesting this grant must submit, via a CGMA Representative, a completed Application for Assistance (CGMA Form 5), along with receipts or other suitable documents showing the costs of qualifying goods or services. Recipients must validate special needs family status prior to final approval for CGMA Special Needs Grant.

Applications for the CGMA Special Needs Grant must be submitted within one year after incurring the expense. The date the expense was incurred, not the date of submission for reimbursement, will be used in calculating the amount of the authorized limit used within any five-year period.