**When a Military Family Leaves the Military: Your Help with Civilian Services Matters**

It can be difficult for retiring service members and their spouses to find supports outside the military system.  Like all of us, they get used to the ones they've been using.  Can they access the doctors and supports they have had for their child?  Does retirement change their benefits or access to health care?  How can a dependent child continue their services when their military parent retires?  This chart can help you understand which services their child will keep, and what civilian options you can help them explore.

* [Medicaid](https://www.medicaid.gov/)
* [Medicaid Home and Community Based Services (HCBS) Waiver](http://medicaidwaiver.org/) \*
* [Autism resources by State (Easter Seals)](http://www.easterseals.com/explore-resources/living-with-autism/state-autism-profiles.html?referrer=https://www.google.com/)
* [State Agencies on Developmental or Intellectual Disabilities](http://www.nasddds.org/state-agencies/)
* [Parent Centers](http://www.parentcenterhub.org/find-your-center/)

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| Benefits: Active Duty or Active Reserve | Keep benefits? Retired with 20 or more years of service | Equivalent Civilian Resources |
| [TRICARE](https://branchta.org/tricare-healthcare-military-families/) Medical Coverage (may include case management, mental health, hospice care) | Yes, but there may be financial costs for the first time. | [Private insurance](http://themilitarywallet.com/health-care-benefits-after-separating-from-the-military/)  [Medicaid](https://www.medicaid.gov/) |
| [TRICARE for children after age 21](https://tricare.mil/Plans/Eligibility/Children), up to age 26 (including college students) | Yes-up to age 23 if in college (or up to graduation); after which and up to age 26, child may be eligible for TRICARE Young Adult, which charges premiums, has co-pays and deductibles. | [Private insurance](http://themilitarywallet.com/health-care-benefits-after-separating-from-the-military/)  [Medicaid](https://www.medicaid.gov/) |
| TRICARE benefits after age 26 through [secondary dependency](https://www.dfas.mil/militarymembers/SecondaryDependency/SDC.html) | Yes | [Medicaid](https://www.medicaid.gov/)  [Supplemental Security Income (SSI)](https://www.ssa.gov/disabilityssi/ssi.html) (in some states, receiving SSI helps determine Medicaid eligibility)  [private insurance](http://themilitarywallet.com/health-care-benefits-after-separating-from-the-military/) |
| [ABA Services through TRICARE’s Autism Demonstration Project](https://branchta.org/tricare-healthcare-military-families/) | Yes, but only if the service member retires, as opposed to leaving the military prior to fulfilling the terms of service for retirement. If the service member leaves without retiring, try the resources in the next column | [Medicaid](https://www.medicaid.gov/)  [Medicaid Home and Community Based Services (HCBS) Waiver](http://medicaidwaiver.org/) \*  [Autism resources by State (Easter Seals)](http://www.easterseals.com/explore-resources/living-with-autism/state-autism-profiles.html?referrer=https://www.google.com/)  [State Agencies on Developmental or Intellectual Disabilities](http://www.nasddds.org/state-agencies/) |
| [Extended Care Health Option (ECHO](https://branchta.org/extended-care-health-option-echo/)) provides supplemental support and services not available through TRICARE’s regular coverage. Some benefits similar to Medicaid HCBS waivers | No | [Medicaid HCBS Waiver](http://medicaidwaiver.org/) \* |
| [Respite Care](https://branchta.org/the-respite-care-question-for-military-children/) through [ECHO](https://branchta.org/extended-care-health-option-echo/) and other programs | No (but there are a few military-supporting organizations than do offer respite care for retiree’s families who have children with disabilities-[contact the Branch)](mailto:thebranch@wapave.org) | [Medicaid HCBS Waiver](http://medicaidwaiver.org/) \* |
| [Exceptional Family Member Program (EFMP)](https://branchta.org/exceptional-family-member-program-efmp/) Family Support (help with navigating military and some civilian service systems) | Yes, at the discretion of individual EFMP staff | [Parent Centers](http://www.parentcenterhub.org/find-your-center/) |
| [Military Child Care Benefits](https://branchta.org/military-child-care-children-special-needs/) | No | Private: not subsidized, but can use the directory: [ChildCareAware.org](http://childcareaware.org/).  If a family has income restrictions, many States have subsidized care through Department of Health and Human Services (or equivalent) |
| [School Liaison Office](https://branchta.org/role-school-liaison-officer-slo/) for help navigating school systems and services. | No | [Parent Centers](http://www.parentcenterhub.org/find-your-center/) |
| [Interstate Compact](https://branchta.org/interstate-compact-on-educational-opportunities-for-military-children/) on Educational Opportunities for Military Children | Children are covered by the provisions of the Compact for one year after service member’s retirement. | [Parent Centers](http://www.parentcenterhub.org/find-your-center/) |
| [Free Tutoring from Tutor.com](http://military.tutor.com/home) | No | [Parent Center](http://www.parentcenterhub.org/find-your-center/) referral-most likely fee for service |

\*Because of military family mobility, including when retiring from the military, retaining a place on a HCBS Waiver wait list is extremely challenging. [Some states have made legislative changes to help military families retain earned priority to receive HCBS Waivers](http://www.usa4militaryfamilies.dod.mil/MOS/f?p=USA4:ISSUE:0::::P2_ISSUE:4). **However, families still need to apply for waiver services when moving from state to state.**

Additional Civilian Resources:

* [Early Intervention programs for each State: ages birth to three, Individual Family Service Plan (IFSP)](http://ectacenter.org/contact/ptccoord.asp)
* [Special Education contacts by State (National Association of State Directors of Special Education)](http://nasdse.org/MeettheDirectors/tabid/60/Default.aspx)
* [Family to Family Health Information Centers](http://www.familyvoices.org/)

**Note**: if a family’s service member left or is leaving the military before retiring (“separated from the military”) benefits are usually limited to a brief “transitional” period. [Contact the Branch for specific information](mailto:thebranch@wapave.org).