

2. Medical and Dental Assistance

FEMA provides financial assistance under the ONA provision of the IHP to individuals and households with medical or dental expenses caused by a disaster.¹⁶³ Unlike most other forms of IHP assistance, an applicant seeking Medical and Dental Assistance does not need to live in the Presidentially-declared disaster area to be considered for the assistance. Any person who incurs disaster-caused medical or dental expenses may apply for and, if eligible, receive Medical and Dental Assistance.

Conditions of Eligibility

In addition to meeting general conditions of eligibility (see [Chapter 3, II.](#)), applicants must meet the following conditions in order to receive Medical and Dental Assistance:

- The medical or dental injury or expense must be a direct result of the disaster, as verified by a written and signed statement by the applicant, medical provider, or dental provider.
 - Eligible expenses include costs associated with:
 - Injury or illness caused by the disaster.
 - Pre-existing injury, disability, or medical condition aggravated by the disaster.
 - Replacement of prescribed medication.
 - Loss or damage of personal medical or dental equipment.
 - Medical or dental insurance deductibles and co-payments for eligible expenses.
 - Loss or injury of a service animal.
- Medical or dental expenses will not be eligible for FEMA reimbursement if they are covered by insurance or any other source.
- Expenses related to the loss or injury of a service animal must be a direct result of the disaster. Eligible expenses may include costs associated with:
 - Veterinary expenses for disaster-caused injuries.
 - Replacement and/or training costs.
 - Lost or damaged equipment that enables the service animal to fulfill its function (e.g., specialized leash, harness, or vest).



Disability

The term “disability” means, with respect to an individual: (A) A physical or mental impairment that substantially limits one or more major life activities of such individual; (B) A record of such impairment; or (C) Being regarded as having such an impairment.

Major life activities include, but are not limited to, caring for oneself, performing manual tasks, seeing, hearing, eating, sleeping, walking, standing, lifting, bending, speaking, breathing, learning, reading, concentrating, thinking, communicating, and working.

(Source: 42 U.S.C. § 12102)

Required Documentation

Required documentation must indicate the expense was caused by the disaster, is medically-required, and includes the amount of expense.

Disaster-caused injury or illness documentation includes both of the following:

- Itemized bills, receipts, or estimates from the medical or dental provider or pharmacy;
- A written and signed statement from a medical or dental provider, including the date of disaster-caused injury and expenses necessary for recovery

Replacement of prescribed medication documentation includes all the following:

- A written and signed statement by the applicant or the applicant's medical or dental provider verifying the loss was caused by the disaster;
- A written and signed statement from a medical or dental provider verifying the prescription is required and was previously prescribed to the applicant or a household member; and
- Receipts or other verifiable documentation from the pharmacy showing the replacement cost of the prescribed medication

Loss or damage of medical or dental equipment documentation includes all the following:

- A written and signed statement by the applicant or the medical or dental provider verifying the loss was caused by the disaster;
- A written and signed statement from a medical or dental provider verifying the applicant or household member required the medical or dental equipment prior to the disaster; and
- Itemized bills, receipts, or estimates showing repair or replacement cost of the medical or dental equipment

Required documentation verifying the loss or injury of a service animal includes all the following:

- A written and signed statement by the applicant, medical provider, or veterinary provider verifying the service animal's loss or injury was caused by the disaster;
- A written and signed statement from a medical provider verifying the applicant or household member required the service animal for a disability prior to the disaster;
- A statement from the applicant, medical provider, or other representative explaining the type of task or work performed by the service animal; and
- Itemized bills, receipts, or estimates showing expenses related to the service animal's loss or injury

Medical or dental insurance settlements must be provided if the applicant has medical or dental insurance.



Medical and Dental Providers

Medical or dental provider may include audiologists, rehabilitation specialists, or state-based agencies who can verify an applicant's disability and need for a device or equipment.

Limitations and Exclusions

- Medically-required generators purchased or rented to power equipment necessary for an existing medical condition may be considered under Assistance for Miscellaneous Items rather than Medical and Dental Assistance. For additional information, see [Chapter 3, VI.B.4.](#)
- IHP assistance for replacing lost or damaged medical or dental equipment is limited to items of similar quality and function as the item being replaced.
- IHP assistance for medical and dental services does not include medically unnecessary procedures (e.g., procedures designed to enhance appearance, such as teeth whitening).
- A limited number of accessible items are available for qualified applicants with disabilities under Personal Property Assistance. To be eligible, these items must have been owned prior to the disaster and sustained disaster-caused damage or loss. For additional information, see [Chapter 3, VI.C.1.](#)
- IHP assistance for service animals is limited to service dogs and miniature horses that perform a qualified task for a person with a disability, as defined by the ADA of 1990 (ADA, as amended, 2008). The ADA defines service animal as “any dog [or miniature horse] that is individually trained to do work or perform tasks for the benefit of an individual with a disability.”
- A service animal must be required because of a disability and perform a functional task for the applicant or a member of the household.
- IHP assistance is not available for therapy animals or emotional support animals.

3. Child Care Assistance

FEMA provides financial assistance under the ONA provision of the IHP to eligible individuals and households who have a disaster-caused increased financial burden for child care.¹⁶⁴ FEMA will award payment for Child Care Assistance for the household’s increased financial burden for up to eight cumulative weeks of child care, plus any eligible expenses, or the maximum amount of assistance for Child Care Assistance identified by the STT government, whichever is less.

FEMA may provide financial assistance to address increased disaster-caused child care expenses for eligible households with:

- Children aged 13 and under; and/or
- Children with a disability, as defined by Federal law,¹⁶⁵ up to age 21, who need assistance with activities of daily living.



Activities of Daily Living (ADL)

Activities of daily living are routine activities that people tend to do every day without needing assistance. There are six basic ADLs: eating, bathing, dressing, toileting, transferring (walking), and continence.

The respective STT government must establish the maximum amount of Child Care Assistance on a per-child or per-household basis as part of the annual ONA Administrative Option Selection process.