

California Disability Funding Programs — Comparison Chart

Side-by-side snapshot of the eight programs California families lean on most.

California families often juggle several disability programs at once. This chart summarizes the major programs side-by-side so you can see at a glance who administers each one, who qualifies, and how they interact.

Attribute	Regional Center Services	Self-Determination Program (SDP)	IHSS	SSI / SSP	Medi-Cal	HCBS Waivers (DDS)	Early Start (0–3)	Special Education (School District)
Who administers it	DDS, via 21 nonprofit Regional Centers	DDS + your Regional Center	CDSS + your county welfare dept.	Social Security Administration (federal) + CA SSP (state)	DHCS + your county Medi-Cal office	DDS + Regional Center; CMS funds	DDS via Regional Center (Part C of IDEA)	Your local school district (IDEA Part B)
Who qualifies	Individuals with a qualifying developmental disability (ID, autism, CP, epilepsy, 5th category)	RC consumers who opt in and complete orientation	Medi-Cal recipients who need in-home help with ADLs to stay safely at home	Low-income children/adults with a qualifying disability	Low-income individuals; children with disabilities may qualify regardless of parent income (Institutional Deeming)	RC consumers who meet 'level of care' for an institution	Children under 3 with developmental delay or established risk	Children 3–22 with a qualifying disability affecting education
Age range	All ages (birth to end of life)	All ages (open to any RC consumer)	All ages	All ages (child SSI is age 0–17; adult SSI at 18+)	All ages	All ages	0 through 3rd birthday	3 through 22 (through high school completion)
Income limit?	No — services are entitlement for eligible consumers	No (same as Regional Center)	Recipient must be on Medi-Cal; parent/provider income not tested	Yes — strict income and resource limits	Yes, but many pathways; child may qualify without counting parent income	Child's income only (parent income often excluded)	No	No

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What it covers	Service coordination; therapies; respite; day programs; supported living; community integration	Individualized budget the family directs; flexible mix of services and supports	Paid in-home caregiver hours (bathing, feeding, transport, Protective Supervision, etc.)	Monthly cash benefit (federal SSI + CA SSP)	Medical care, therapies, durable medical equipment, behavioral health	Home- and community-based services beyond standard Medi-Cal	Early intervention therapies, service coordination, family support	IEP services: specialized instruction, speech/OT/PT, behavioral supports, aides, transportation
Typical application time	Intake within 15 days; eligibility decision within 120 days	Orientation + budget certification can take 3–6 months	30–60 days after application and home assessment	3–6 months for medical decision	30–45 days (faster for children with disabilities)	Varies; often tied to RC enrollment — weeks to months	Assessment within 45 days; IFSP shortly after	Assessment within 60 days of signed consent; IEP within 30 days of assessment
How to apply	Call your Regional Center intake line	Ask your RC service coordinator about SDP orientation	Call your county IHSS office (social worker will visit)	Call 1-800-772-1213 or visit a local SSA office	Apply via BenefitsCal.com or your county office	Through your RC service coordinator	Call 1-800-515-BABY or your RC	Submit a written request to your district’s special ed office
Do parents get paid? (IHSS)	No — RC hires vendors and agencies	Indirectly — family can direct the budget; parents of minor children cannot be paid providers without exception	Yes in many cases — parents can be paid as IHSS providers for their minor child when Protective Supervision or certain criteria are met	No — SSI is a benefit to the child, not pay to the parent	No	No	No	No
Can it stack with others?	Yes — payer of last resort; pairs with Medi-Cal, IHSS, SSI, SpEd	Replaces traditional RC service delivery, but you keep Medi-Cal, IHSS, SSI, etc.	Yes — stacks with RC, Medi-Cal, SSI, waivers	Yes — SSI recipients automatically qualify for Medi-Cal in CA	Yes — foundational coverage underneath most other programs	Yes — adds services on top of Medi-Cal and RC	Transitions to RC or school district services at age 3	Yes — coordinates with RC and medical providers; can pair with IHSS

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Key contact / link	dds.ca.gov/rc	dds.ca.gov/initiatives/sdp	cdss.ca.gov/in-home-supportive-services	ssa.gov 1-800-772-1213	dhcs.ca.gov BenefitsCal.com	dds.ca.gov/services/hcbs	1-800-515-BABY	cde.ca.gov/sp/se

Note: This chart is a high-level summary. Verify current rules with the administering agency. Program rules, income thresholds, and waiver availability change frequently — what is true this year may not be next year.