

PAYING FOR THERAPY

Using Step Up or Act4Me for therapy at Interactive Therapy Solutions

We accept the Step Up scholarship and Act4Me therapy grants. This guide explains, in plain language, what each program is, how families apply, and how payment works. Each program makes its own eligibility decisions, and we're happy to walk you through the next steps.

Step Up scholarship

Statewide scholarship account for Florida students with qualifying needs. Families direct the funds to approved services, including occupational therapy and speech therapy.

Apply online with Step Up For Students:
stepupforstudents.org

Act4Me therapy grant

Local nonprofit grant for children in Miami-Dade or Broward County. Covers speech, occupational or physical therapy for one year and is paid directly to the provider.

Apply with Act4Me: act4me.org/grants

● Step Up scholarship (FES-UA)

Step Up For Students is a nonprofit approved by the State of Florida to run several scholarship programs. The one used for therapy is the **Family Empowerment Scholarship for Students with Unique Abilities (FES-UA)**. It works like an account: the state deposits funds each quarter, and you choose how to spend them on approved expenses. Approved expenses include occupational therapy from a Florida-licensed occupational therapist and speech-language services from a Florida-licensed speech-language pathologist.

Who may qualify

- Florida residents age 3 and older, until age 22 or the end of grade 12, whichever comes first. Your child must turn 3 by December 31 of the year you apply.
- Children with an IEP from the past three years, **or** a qualifying diagnosis from an eligible licensed professional. Qualifying diagnoses include autism, speech impairment, language impairment, and developmental delay in children ages 3 to 5. Step Up's website lists all of them.

How to apply

- 1 Go to stepupforstudents.org, select **Apply/Login**, and create a parent or guardian account in **EMA** (Step Up's online portal).
- 2 Add your child and choose the **Unique Abilities (FES-UA)** scholarship.
- 3 Upload your documents: proof of age, two proofs of Florida residency, the IEP or diagnosis, and your child's Social Security number.
- 4 Review and sign the compliance statement and terms, then submit.

How payment works

Step Up offers two options. Parents can **pay a provider directly through EMA** after the service is provided. Or parents can **pay out of pocket and submit a reimbursement request** in EMA, with supporting documents from the provider. Call us, and we'll go over which option to use with our office.

2026–27 school year: new applications are open through November 15, 2026, and may close early if the program fills. Please never share your EMA login with anyone, including providers. Step Up For Students: 1-877-735-7837.

● Act4Me therapy grant

Act4Me is a volunteer-led 501(c)(3) nonprofit founded in Miami-Dade County in 2009. It helps local children with neurological and/or genetic disorders that result in developmental delays get the therapy they need. A **therapy grant** covers speech, occupational, or physical therapy: **1 hour (or two half-hours) per week for one year, up to \$4,000**, paid directly to the therapy provider. ABA therapy is not covered.

Who may qualify

- Children under 18 living in Miami-Dade or Broward County
- Not already receiving government assistance, such as Medicaid, that covers 100% of therapy needs. Children with insurance can still apply if coverage isn't enough.
- Diagnosis and developmental delay result from a neurological or genetic disorder
- Based on financial need, reviewed case by case (no set income limit)

How to apply

- 1 Review the requirements and download the application at act4me.org/grants. It's available in English, Spanish and Creole.
- 2 Gather your documents: written confirmation of the diagnosis and therapy needs from your child's physician, a letter and the latest evaluation from your child's current therapist (if applicable), and proof of income, such as your latest tax return.
- 3 Submit the application. After the first review, Act4Me holds an interview, at its office or on Zoom, with at least one parent and the child.

How payment works

If a grant is awarded, Act4Me pays the provider directly, and the funds can be used only for your child's therapy. Each child can receive one grant type per year, and the therapy type awarded stays the same for the length of the grant.

Questions for Act4Me: (786) 822-0535 or contact@act4me.org

● Other grants families can apply for

UnitedHealthcare Children's Foundation: for children 16 or under with commercial insurance from any carrier; income limits apply. Up to \$5,000 a year for occupational or speech therapy, paid to the family or the provider. Apply: uhccf.org/apply-for-a-grant

Oracle Health Foundation (formerly First Hand Foundation): for children 21 or under, for therapy insurance doesn't cover; income limits apply. Paid to the provider. Applications open the 1st to the 15th of each month. Apply: oraclehealthfoundation.org/pediatric-grants

Each program decides eligibility. We can provide the session quote or statements they ask for.

● Next steps with us

- 1 **Contact us** at 786-805-6454 or info@yourtherapyhome.com and let us know which program you have or are applying for. We'll get back to you within two business days.
- 2 **Ask us about documents.** If a program asks for something from your child's therapist, such as an evaluation or a letter, let us know.
- 3 **Tell us when you're approved.** We'll go over scheduling and how payment will work with your program.

INTERACTIVE THERAPY SOLUTIONS INC.

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OFFICE HOURS

Monday–Thursday: 9:00 AM–7:00 PM
Friday: Closed
Saturday: 9:00 AM–3:00 PM