Understanding Funding Options for Children with Special Health Care Needs

FamilyVoices
INDIANA
Who am I?

English Teacher

Project Director for Family Voices Indiana

Co-Chair CKF Early Childhood/Schools Committee

MOM
Family Voices Indiana is a family-led organization that provides information, education, training, outreach, & peer support to families of children with special health care needs & the professionals who serve them.

We can help you understand
Health Care Financing
Insurance, Medicaid, Waivers
Community Services
Support, Child Care, Legal Services, Recreation
Partnering with Professionals
Doctors, Therapists, Schools
Transition
Providers, Voc Rehab, College
Advocacy

Families Helping Families (844) F2F INFO or (844) 323-4636
info@fvindiana.org
Using Your Medicaid Coverage

Managing a medical condition can be challenging. Be prepared by knowing how to use your Medicaid coverage when you need it most. This fact sheet provides tips to make your plan work for you. See also Insurance Basics Fact Sheet.

What Type of Medicaid do I Have?
Indiana has several Medicaid categories. Each one works differently, so it is important to know which type you have. These questions serve as a guide:

Do you have income-based Medicaid? You probably have Hoosier Healthwise, which includes a managed care plan.
Do you have SSI? You probably have Hoosier Care Connect, which includes a managed care plan.
Do you have a waiver? You probably have Fee-for-Service Medicaid with no managed care.

If you are unsure which type of Medicaid you have, call the Division of Family Resources at 1-800-463-0864.

Where do I go for Medical Care?
Many plans require you to choose a Primary Medical Provider (PMP). This is the doctor who provides non-emergency care such as well-visits or screenings, acute care for a minor illness, and diagnosis/treatment for a health problem. Your PMP can do an examination, order tests, and/or make a referral to a medical specialty. If a specialist is needed, you can then choose one that accepts your type of Medicaid. For medical advice outside of regular office hours, call your PMP. If you are experiencing a life-threatening medical emergency, call 911 or go to the emergency room.

How do I Find a Provider?
Visit http://member.indianamedicaid.com/find-a-provider.aspx, or call the number on your Medicaid card to find a Medicaid provider. If you are new to Medicaid, click on the same link to see if your current doctor participates in the Medicaid program.

Can I get a Ride to my Doctor?
Medicaid participants are eligible to receive transportation services to and from medical and dental appointments. Call the number on your card to find approved transportation in your area. (Package C members are not eligible for non-emergency transportation.)

What Does my Plan Cover?
All Medicaid plans cover Early and Periodic Screening, Diagnosis and Treatment (EPSDT)—pediatric preventative care—for Indiana children and young adults ages 0-21. To learn more, see the EPSDT Fact Sheet. Some covered services include doctor visits, checkups, shots, dental and vision services, inpatient/outpatient hospital services, medical supplies (including diapers with a prescription for ages 3 and up) and equipment, prescription drugs, laboratory and x-ray services, mental health services, emergency room visits, transportation, and more. Most covered services require Medicaid Prior Authorization (PA). You can find a list of plan benefits here: http://member.indianamedicaid.com/programs-benefits.aspx.
Student Health Issues (School Nurse Survey)

617,912 students were estimated to be represented by school nurse survey respondents, representing 54% of the Indiana school population.

31,042 students were estimated to take a daily short- or longer-term medication.

25,870 students were estimated to have specific, prescribed medications on an as needed basis (for the treatment of asthma, allergies, diabetes or seizures).

10,051 students were estimated to self-carry Epi auto-injectors, asthma inhalers, or diabetes medications.

31% of students were estimated to have at least one chronic health condition listed in the survey.

1,583 administrations of emergency medication (Albuterol and Epinephrine) were reported by school nurse survey respondents, which includes student’s own medication, stock medication, and self-carry medication (141 and 75 administrations of stock only emergency Albuterol and Epinephrine were reported on the Administration of Emergency Medication Report).

93.5% of school nurse survey respondents indicated having at least one student in their schools taking longer-term medications, with 77% of schools reported at least one student taking shorter-term medications.

97% of school nurse survey respondents reported having at least one student in their schools with asthma, estimated to affect 7% of students.

1,290 the number of times 911 was called for medical emergencies.
Top 10 Health Conditions in School

- Asthma
- Attention Deficit Disorder
- Environmental and/or Severe Food Allergies
- Mental Health Disorders
- Migraines
- Gastrointestinal Disorders
- Seizures
- Cardiac Conditions/Hypertension
- Hearing Disorders
Private Insurance

• Employer provided
• Privately purchased

• Where to get info:
  • HR Department
  • Insurance member service number
  • Summary plan description
Understanding The Plan

- Deductibles
- Co-pays
- Out-of-pocket expenses
- Limitations and exclusions
- Coordination of benefits
- Autism Mandate
Autism Mandate

- Provision of services for children with autism
- Mandated for group insurance plans
- Private plans must offer it as option (can cost more)
- Exempt:
  - Self-insured plans (ask HR manager)
  - Insurance from out of state not subject to Indiana law (ask about that state’s autism mandate, if any)
Maintaining Coverage

• When changes can be made
• When coverage is lost
  • Family Medical Leave Act (FMLA)
  • COBRA
  • ACA Marketplace (“Obamacare”)
• Public programs to replace or supplement private insurance
ACA Marketplace Plans

- Open enrollment
- Special enrollment periods:
  - Birth/adoption (whole family)
  - Loss of insurance coverage
  - Marriage/Divorce/Death
- Essential Health Benefits with varying premiums/deductibles
- Subsidies and premium tax credits if income eligible
Public Programs

- Children’s Special Health Care Services
- Medicaid
- Medicaid Waivers
- Social Security Income (SSI)
<table>
<thead>
<tr>
<th>Size of Household</th>
<th>138%</th>
<th>150%</th>
<th>200%</th>
<th>250%</th>
<th>300%</th>
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<td>$34,638</td>
<td>$37,650</td>
<td>$50,200</td>
<td>$62,750</td>
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<td>$44,130</td>
<td>$58,840</td>
<td>$73,550</td>
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<td>$46,561</td>
<td>$50,610</td>
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<td>$63,570</td>
<td>$84,760</td>
<td>$105,950</td>
<td>$127,140</td>
<td>$169,520</td>
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Children’s Special Health Care Services (CSHCS)

- **ISDH** program for children with special health care needs
- Supplemental coverage (after insurance)
- Qualifying diagnoses
- Household income less than **250% FPL**
- No wait list
- 1-800-475-1355
Many Faces of Medicaid

• Hoosier Healthwise
  • Children
  • Pregnant Women and Newborns
• Children’s Health Insurance Program (CHIP)
• SSI-Related Medicaid
• Healthy Indiana Plan (HIP 2.0 and HIP Basic) – Adults
• Medicaid Disability via Institutional Deeming
• Medicaid Waivers
# Medicaid Benefits for Children

<table>
<thead>
<tr>
<th>Hospital Care</th>
<th>Therapies, incl ABA</th>
</tr>
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<tbody>
<tr>
<td>Doctor Visits</td>
<td>Vision and Dental</td>
</tr>
<tr>
<td>Clinic Services</td>
<td>Mental Health Services</td>
</tr>
<tr>
<td>Prescriptions</td>
<td>Transportation</td>
</tr>
<tr>
<td>Medical Supplies and Equipment (WIC)</td>
<td>Labs and Xrays</td>
</tr>
<tr>
<td>Home Health and/or Nursing</td>
<td>And MORE!</td>
</tr>
</tbody>
</table>
Schools Billing Medicaid

With permission, schools can bill for medically related services that are outlined in the student’s IEP:
Audiologist services
Evaluation and testing
Nursing services
Occupational therapy, Physical therapy, Speech therapy
Psychological services and Social Work services
Medicaid

Hoosier Healthwise
- 158% FPL age 1-18
- Comprehensive
- No premiums – free
- Other Medicaid benefits
  - Transportation
  - WIC eligibility
  - Access Pass

CHIP
- Medicaid for kids whose families are over income for Medicaid
- Up to 250% FPL
- Premiums (sliding scale)
- Some deductibles and copays
Medicaid Disability

- Medicaid Disability due to **Social Security eligibility determination**
- Paths to Medicaid Disability without parent income counted:
  - Institutional Deeming
  - Medicaid Waivers
Institutional Deeming

• For children hospitalized more than 30 consecutive days
• Must meet medical criteria
• No parent income/resource limits (time limited)
• Seek help from NICU family support staff, hospital social workers, or financial navigators
Medicaid Waivers

- **Home- and Community-Based**: Helps people stay at home and in their community who would otherwise qualify for institutional care.
- Offers **Medicaid** and support services to people with qualifying conditions – **without regard to parent income and resources**.
Types of Waivers

- **Developmental waivers** (BDDS)
  - Family Supports waiver
  - Community Integration & Habilitation (CIH) waiver
- **Medical waivers** (Area Agencies on Aging)
  - Aged & Disabled waiver (includes medically fragile children)
  - Traumatic Brain Injury waiver
<table>
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<tr>
<th>Eligibility</th>
<th>Developmental/BDDS</th>
<th>Medical/AAA</th>
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<tbody>
<tr>
<td>Developmental/BDDS</td>
<td>Must have ID/DD diagnosis before age 22</td>
<td>Must meet nursing home level of care</td>
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<tr>
<td></td>
<td>Meet Level of Care in 3/6 life areas</td>
<td>Must be eligible for Medicaid</td>
</tr>
<tr>
<td></td>
<td>Must meet addtl criteria for CIH</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Must be eligible for Medicaid</td>
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Caregiver Support

• Provides limited number of respite hours
• Respite hours are a “break” for caregivers
• Not to be used when parent is working or attending school
• Spots not guaranteed; new application period opens each year (apply via BDDS)
Social Security

For application and status of benefits call 800-772-1213.

Website www.ssa.gov/disability/

- Children who are survivors can get benefits
- Based on deceased parent’s social security benefits
- Children with disabilities and at low income can qualify for Supplemental Security Income (SSI)
- Adults age 18 and over with disabilities may qualify for SSI
Questions?

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