

The Importance of Medicaid for Students: An Introduction for School Professionals

Indiana School Health Network **2021 School Health Conference**

June 22, 2021

Doris Higgins, MPA
Amanda Chappell, BS



Session Objectives

- Understand how healthcare coverage impacts student performance
- Understand the challenges that families face in obtaining and keeping health care coverage
- Understand ways families can connect to coverage



Covering Kids & Families of Indiana

(Nonprofit Health Advocacy Organization)

Vision: All Hoosiers have accessible healthcare coverage

Mission: Promote and facilitate healthcare coverage through

- building coalitions that enroll, educate and support Hoosiers and
- advocating for strong and inclusive public policies



Today's Agenda

- ❑ **Why connecting kids to coverage matters**
- ❑ Medicaid realities
- ❑ What you can do to connect kids to coverage
- ❑ Case Study



WHOLE SCHOOL, WHOLE COMMUNITY, WHOLE CHILD

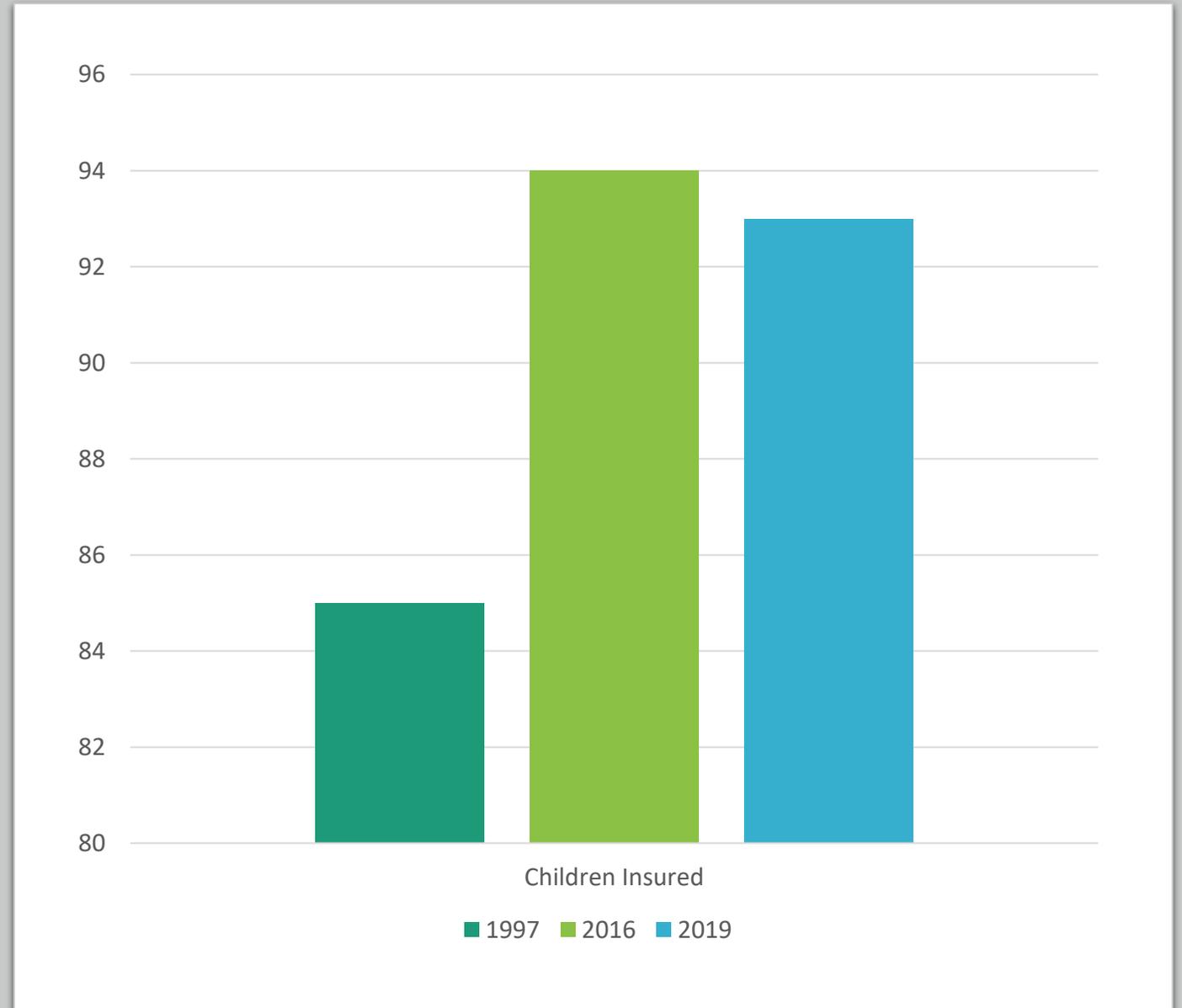
A collaborative approach to learning and health



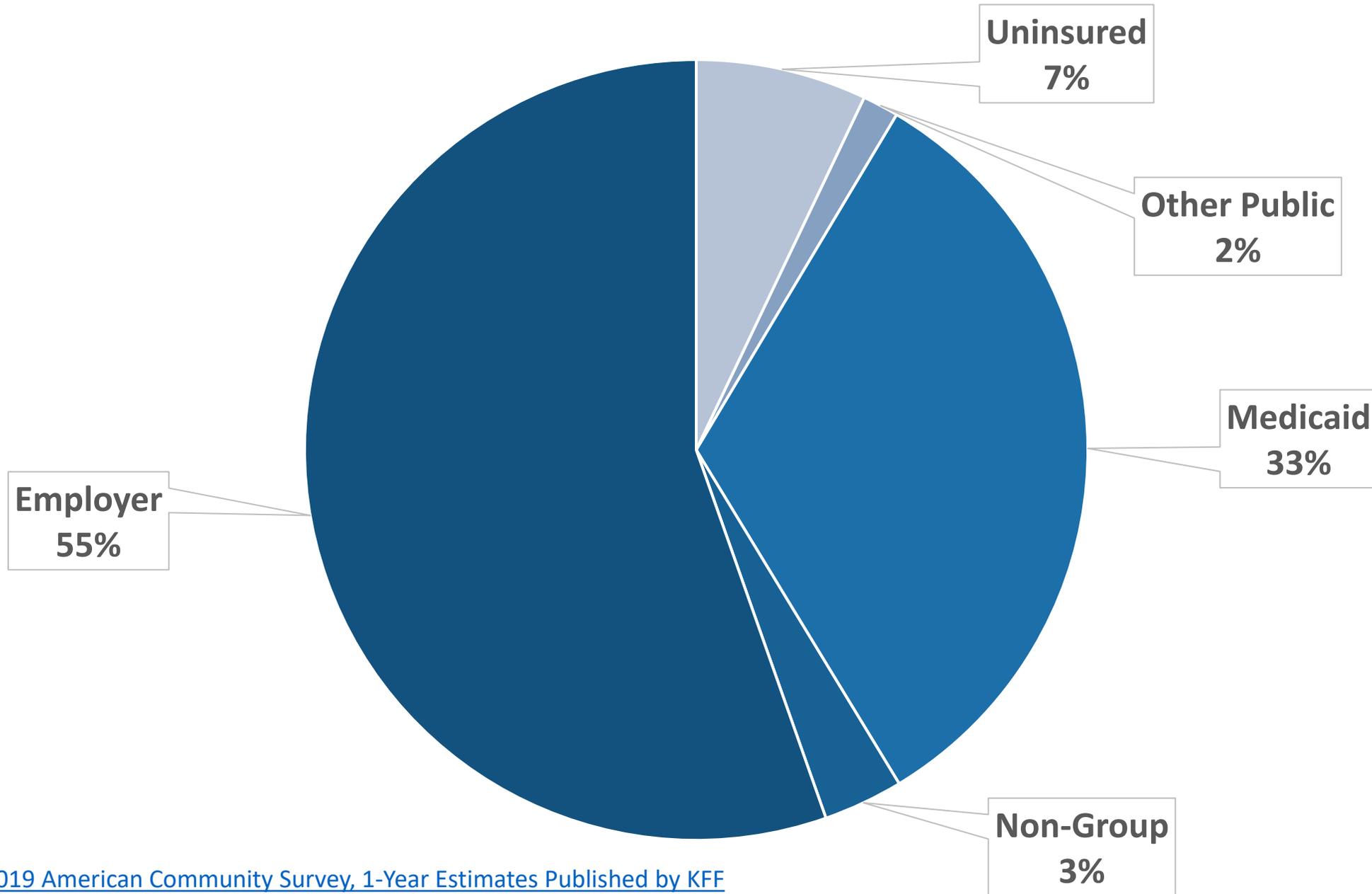
In 2019
93% of Hoosier Children
had Health Insurance

“Of all the child health trends tracked by Kids Count, the most remarkable is the huge increase in health insurance coverage.”

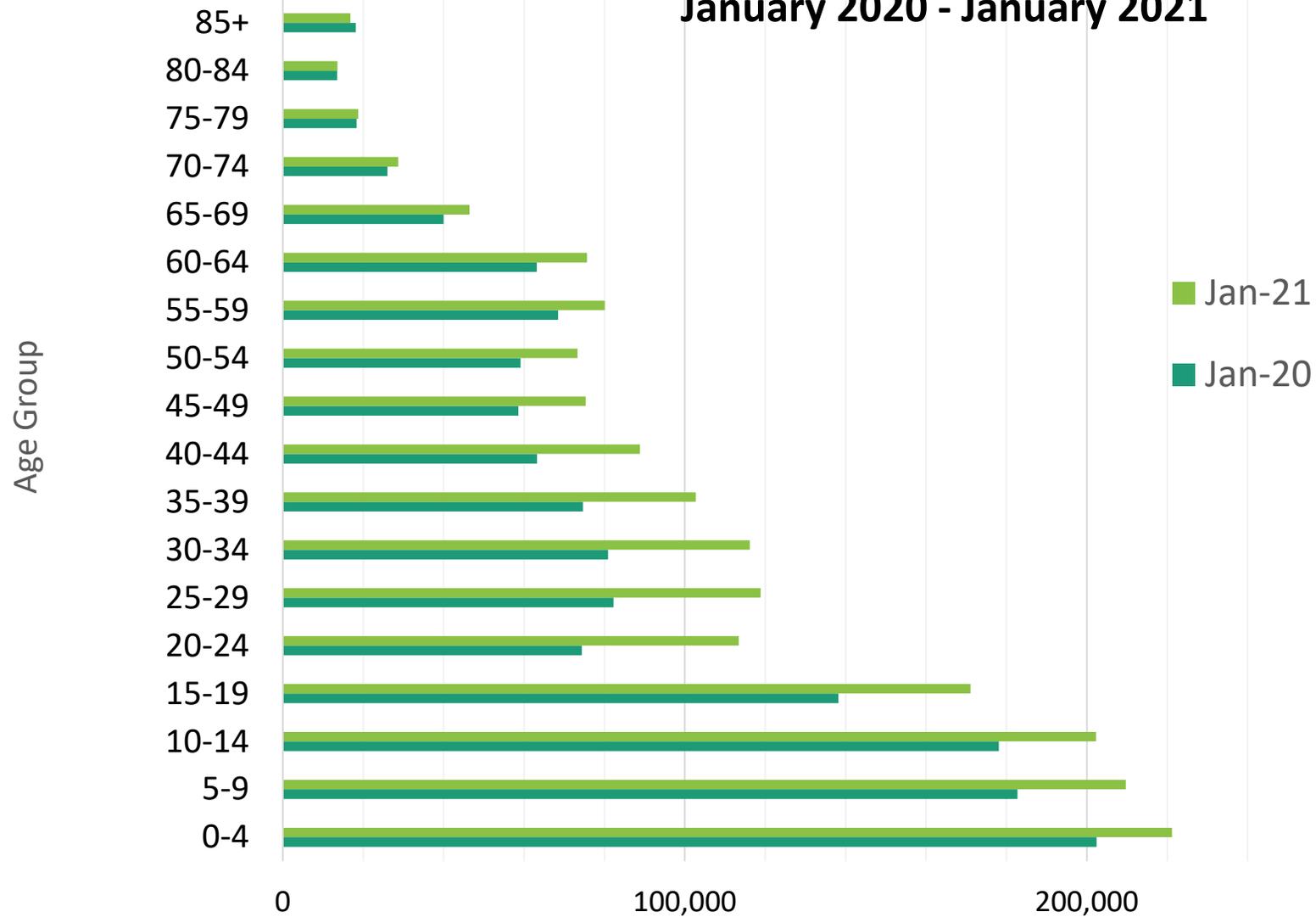
-2017 Kids Count Data Book



2019 Health Insurance Coverage of Children 0 -18 in Indiana



Change in Indiana Health Coverage Program Members by Age Group, January 2020 - January 2021



Data Says....

- Insured children:
 - Have better access to vaccines and preventive care
 - Receive regular, consistent medical care
 - Are more likely to have better short- and long-term health outcomes
- Insured adolescents:
 - Are twice as likely to access preventive care compared to the uninsured
- Insured families:
 - Are protected from unexpected, high medical costs

Source: [2021 IYI Kids Count Data Book](#)

Medicaid Has Long-Term Benefits for Kids

Children who are eligible for Medicaid health coverage:



do better in school,



miss fewer school days due to illness or injury,



are more likely to finish high school, attend college, and graduate from college,



have fewer emergency-room visits and hospitalizations as adults, and



earn more as adults.

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

Source: [Center on Budget and Policy Priorities](https://www.cbpp.org/)

Public Law 196

(passed in 2021)

- Will allow schools to seek Medicaid reimbursement for services provided under section 504 rehabilitation plans, behavioral intervention plans, 511 service plans and individualized health care plans. Also, reimbursable will be medically necessary, Medicaid covered nursing services provided by a licensed and qualified nurse.
- Based on the experience of other states, unlocking these reimbursement pathways could mean tens of millions in funds recaptured by Indiana schools annually.
- Schools must have a Medicaid provider number to participate, just like they currently must have for Individualized Education Program (IEP) reimbursement.
- Family Social Service Administration (FSSA) must first submit a Medicaid state plan amendment before schools can seek this new reimbursement.

Today's Agenda

- ❑ Why connecting kids to coverage matters
- ❑ **Medicaid realities**
- ❑ What you can do to connect kids to coverage
- ❑ Case Study



Who is Covered by Medicaid in Indiana?

- **1 in 8** adults (ages 19 – 64)
- **1 in 3** children
- **1 in 3** individuals with disabilities
- **42%** of children with special health care needs
- **100%** of children in foster care

72% of adult Medicaid enrollees work

Source: <http://files.kff.org/attachment/fact-sheet-medicaid-state-IN> (October 2019)



State & Federal Healthcare Coverage Programs

- Medicaid
- Hoosier Healthwise
- Healthy Indiana Plan (HIP) - Medicaid Expansion
- Children's Health Insurance Program (CHIP)
- Hoosier Care Connect
- Marketplace (www.healthcare.gov)
- Medicare



Indiana Healthcare Coverage Programs

Hoosier Healthwise = Medicaid or CHIP

Healthy Indiana Plan (HIP) = Medicaid Expansion for low-income adults

Most state programs provided by a Managed Care Entity (Company)

- Anthem
- Caresource
- MDwise
- MHS (Managed Health Services)
- United Healthcare (Hoosier Care Connect only)



Connecting to Healthcare Coverage



CHILDREN

Hoosier Healthwise

- Up to 250%* of federal poverty level (FPL)
- Family of 4 = \$67,572

PARENTS**

Healthy Indiana Plan (HIP)

- Up to 133%* of federal poverty level (FPL)
- Family of 4 = \$36,588

Marketplace

Up to 400% FPL for tax credits***

100 - 250% for [cost sharing](#) help

Family of 4 at 400% FPL = \$104,800

*5% disregard

**Income Guidelines for pregnant women are higher

***For 2021 & 2022 this is waived.

[Indiana Eligibility Guidelines](#)

[Marketplace Information](#)

Special Pandemic Provisions

Right now, is the easiest time to get enrolled!



Indiana Health Coverage Programs (Hoosier Healthwise, HIP, CHIP, Medicaid)

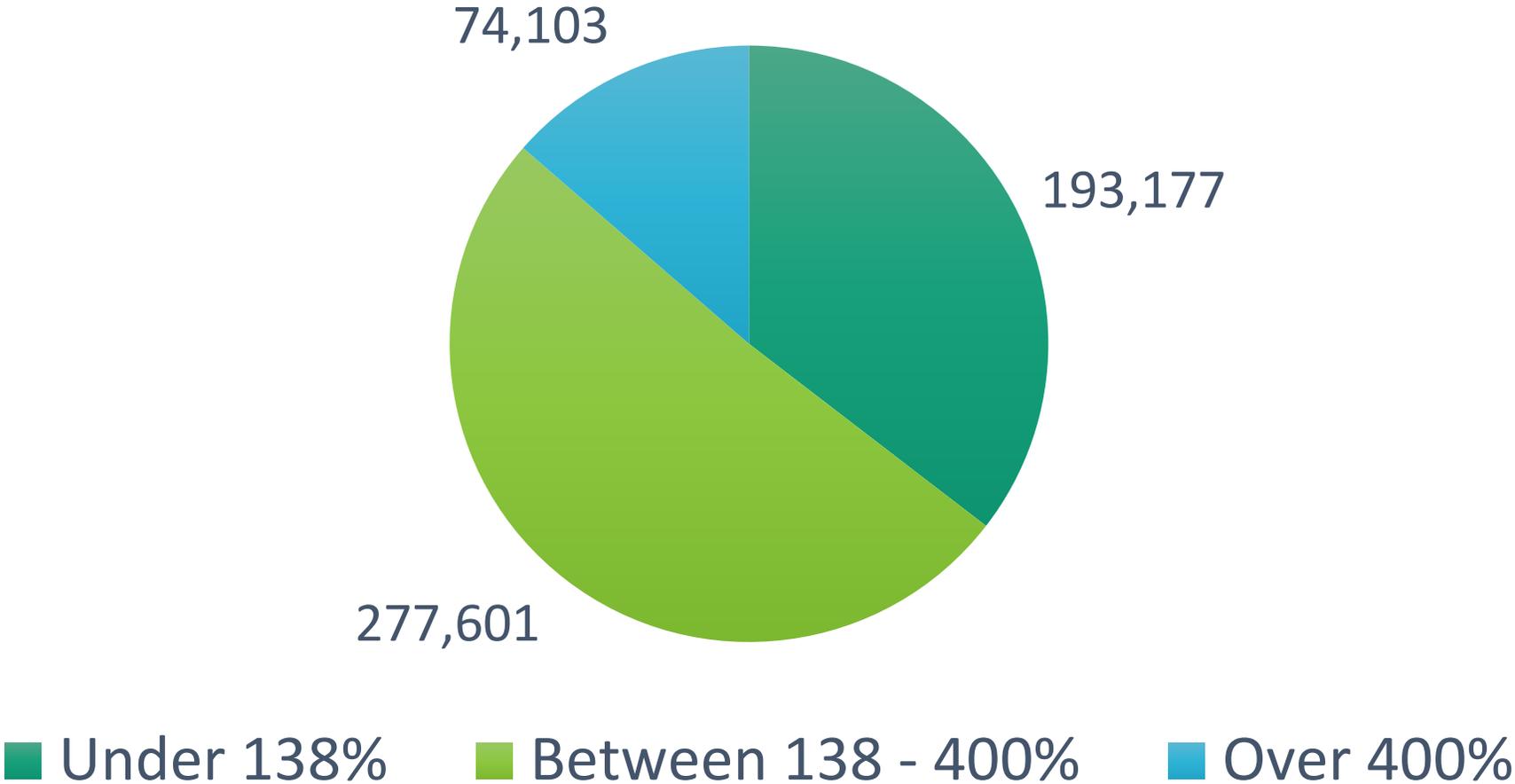
- Continuous Coverage
- No payments (HIP and CHIP)
- Less documentation required

Once the public health emergency ends, these provisions will end.

Federal Marketplace

- \$0 premium options for under 150% FPL (2021 & 2022)
- Regardless of income, anyone receiving unemployment will have \$0 premium options (2021 only)
- Reduced premiums (2021 & 2022)
- No upper limit for premium assistance – cost is no more than 8.5% of income for “benchmark” plan (2021& 2022)

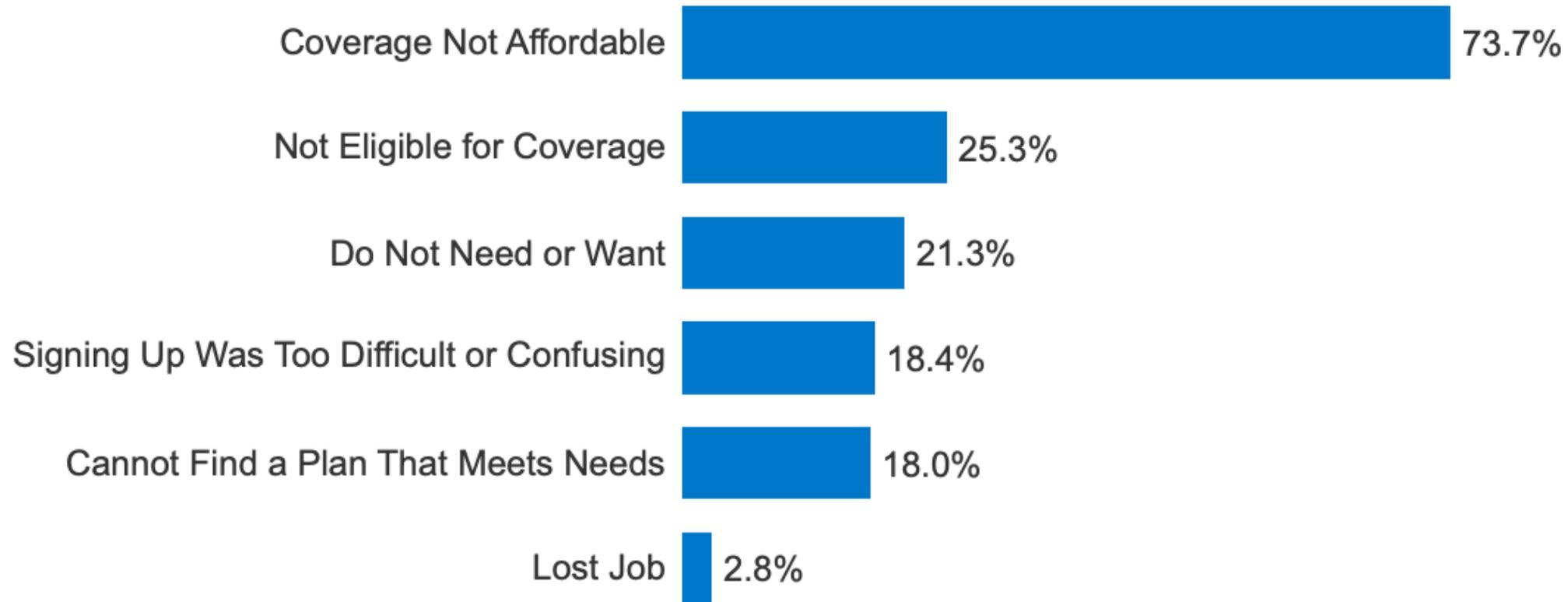
Uninsured by Federal Poverty Level



Source: S2701: Health Insurance Coverage Status 2015 – 2019 American Community Survey 5-year Estimates

Figure 7

Reasons for Being Uninsured among Uninsured Nonelderly Adults, 2019



NOTE: Includes nonelderly individuals ages 18 to 64. Respondents can select multiple options.
SOURCE: KFF analysis of 2019 National Health Interview Survey.

Challenges in Enrolling, Keeping & Utilizing Coverage

- Missed or misunderstood mail
- Not submitting documents or reporting changes to status
- System errors by State
- Not understanding how to use coverage
- Different plans and coverage for different family members
- Churning – on and off coverage
- Locked out or waiting period



Indiana Navigators

Certified by the Indiana Department of Insurance and must be unbiased

Covering Kids & Families' Navigators assist with:

- Application
- Barriers
- Enrollment
- Access to healthcare
- Retention
- Education
- Referrals



TODAY'S LESSON: Covered? A Mask is Just the Start



I will get health insurance
I will get health insurance



www.ckfindiana.org
888.975.4CKF

Need Health Insurance?



We have it Covered!

ckfindiana.org • 888.975.4CKF

Ready for Back to School?



- Hand Sanitizer
- School Supplies
- Face Mask
- Health Insurance

www.ckfindiana.org
888.975.4CKF

Application Assistance during COVID

- Virtual
- Mail
- In person
- Drop boxes

Meet families where they are comfortable

Today's Agenda

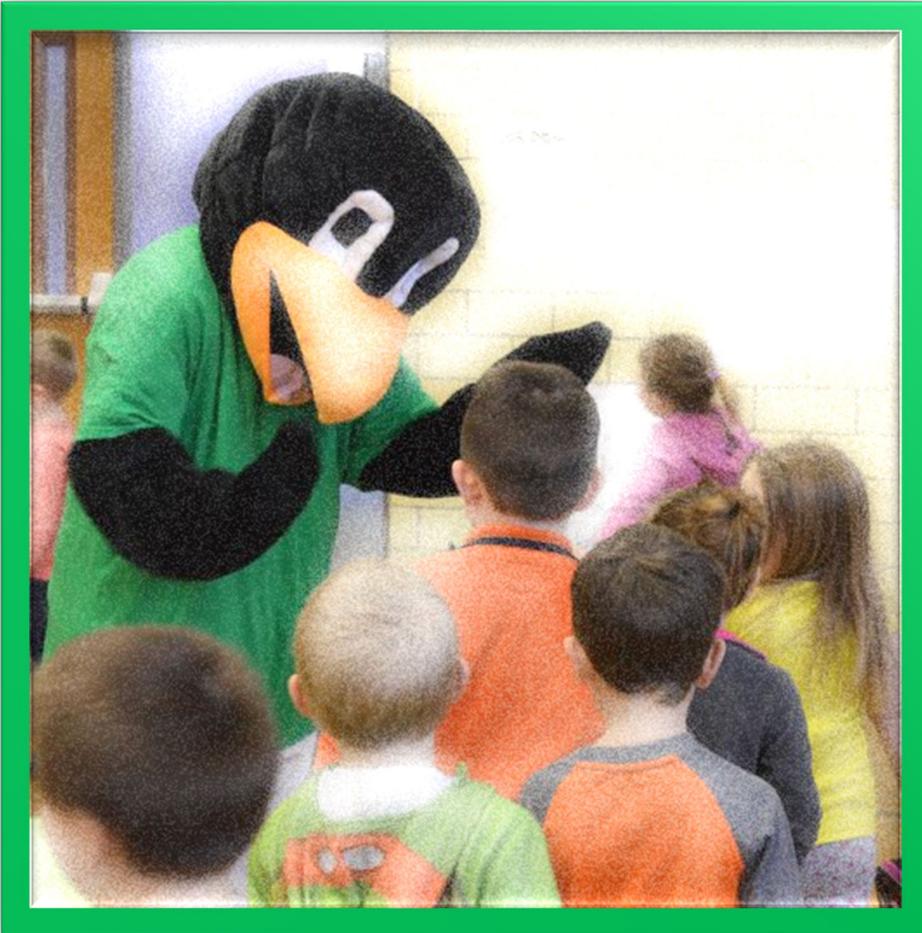
- ❑ Why connecting kids to coverage matters
- ❑ Medicaid realities
- ❑ **What you can do to connect kids to coverage**
- ❑ Case Study



Why Schools?



What is the best referral source?



- A. School Events
- B. School Staff
- C. Posters
- D. Mascot
- E. Email Blasts

Good News!

You can be
the hero!



Good News!

You do not have to be an expert or understand Medicaid and other healthcare coverage (insurance) programs!

You can:

- Help identify students and/or families needing coverage
- Know who at your school is managing referrals to a local navigator or become an advocate for setting up a referral system
- Use your trusted voice to educate parents



What Can Your School Do?

- Establish a referral process – Doris can help you connect!
- Invite your local Covering Kids & Families to events
- Distribute fliers and information
- Distribute materials with school and CKF logos
- Promote on school website and social media
- Email or text blasts
- Track insurance status of students
- Champion for getting all students covered
- Keep bringing to parents' attention



Today's Agenda

- ❑ Why connecting kids to coverage matters
- ❑ Medicaid realities
- ❑ What you can do to connect kids to coverage
- ❑ **Case Study**



Case Study

Covering Kids & Families of Brightpoint

- Tell us a little bit about how Covering Kids & Families operates as a program of a larger agency.
- Examples of how schools have partnered with your organization to connect families to coverage.
- Tell us about your successes and challenges in working with schools.
- What can school staff do to be champions?

[HIPAA or FERPA? A Primer on Sharing School Health Information in Indiana](#)



Toll Free
1-888-975-4CKF

Online Appointment
Scheduler

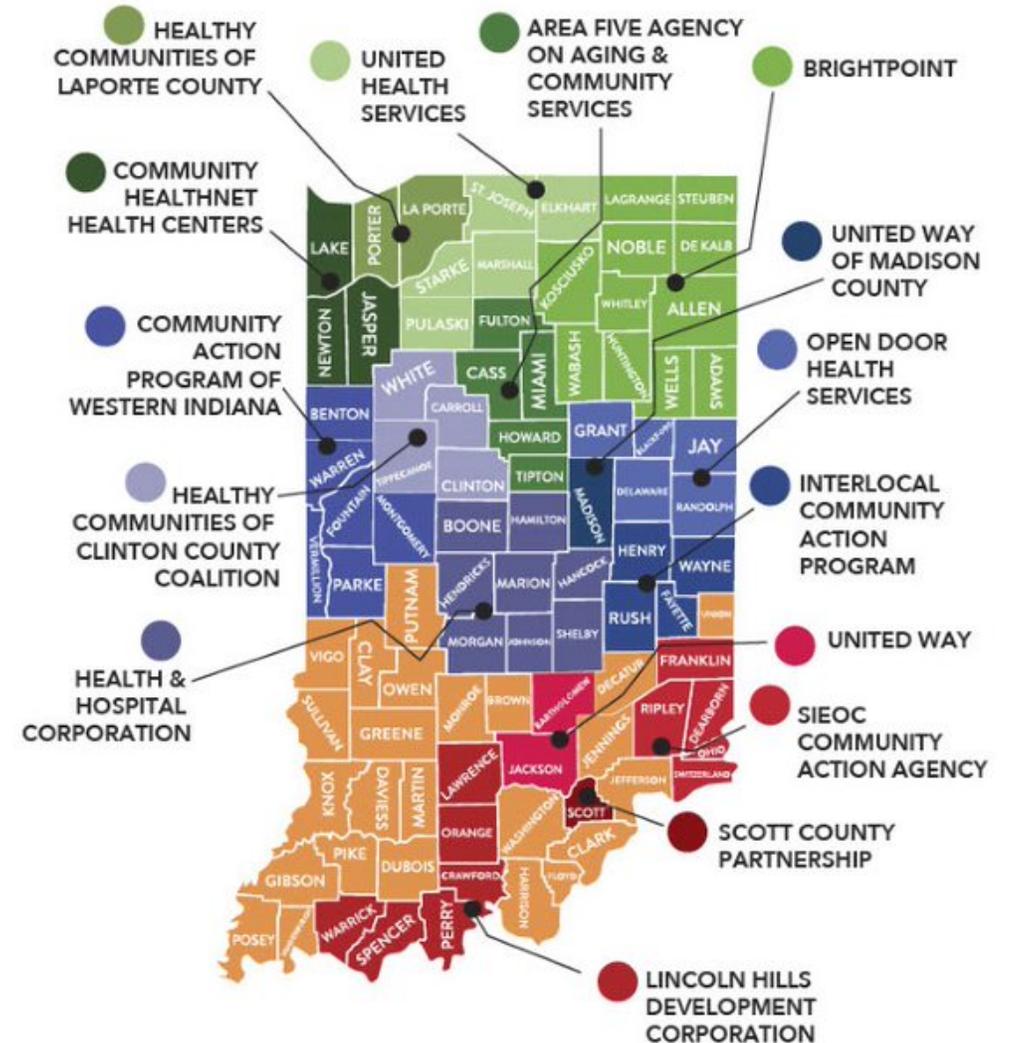
www.CKFindiana.org



To schedule an appointment, call
1-888-975-4CKF or visit ckfindiana.org

Below is a map of organizations we partner with around the state to serve you. When you schedule an appointment, you will be able to pick the most convenient option.

Our partners are offering virtual or in-person assistance in compliance with CDC guidelines



 * The locations denoted in orange are offering virtual visits only. Please schedule your virtual appointment by visiting ckfindiana.org or calling 1-888-975-4CKF.

Who Enrolls Students & Families?

- Nonprofit organizations like Covering Kids & Families of Indiana www.CKFindiana.org – full list at Indiana Department of Insurance Certified Navigators <https://www.in.gov/healthcarereform/2468.htm>
- Indiana Rural Health Association has a special connecting kids to coverage [grant](#)
- Federally Qualified Health Centers <https://findahealthcenter.hrsa.gov/?display=map&zip=&submit.x=96&submit.y=14>
- Marketplace Call Center 800-318-2596
www.healthcare.gov



Things to Think About...

- What are some of the impacts you see of students being uninsured?
- How do you know if a student is uninsured?
- Do you have a system in place at your school to refer students?
- How do your students' parents learn about healthcare coverage?
- What does it mean to be an advocate for coverage?



At my school, I will...

1.

2.



www.CKFindiana.org

1-888-975-4CKF

Facebook

@CoveringKidsAndFamiliesOfIndiana
@IndianaSchoolHealthNetwork

Twitter

@CKFindiana
@INSchoolHealth



Doris Higgins

Director of Agency Support &
Community Partnerships
Covering Kids & Families of Indiana
dhiggins@ckfindiana.org



Amanda Chappell

Program Manager
Covering Kids & Families of Brightpoint
AmandaChappell@mybrightpoint.org

Session Objectives

- ✓ Understand how healthcare coverage impacts student performance
- ✓ Understand the challenges that families face in obtaining and keeping health care coverage
- ✓ Understand ways families can connect to coverage

