

aliance Health & Disability

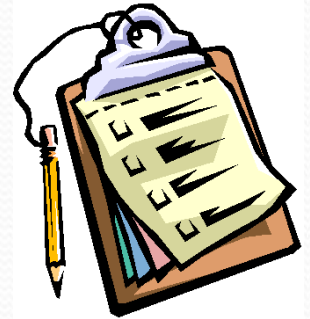
Navigating Systems and Services Supporting Children with Disabilities

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Agenda



- Commercial Insurance
- MassHealth
- Other Specialized State Programs
- Social Security Programs
- Transition Years

Commercial Insurance

- Employer-sponsored: fully-insured vs. self-insured
- HMO vs. PPO
- Network adequacy; limited networks, ACOs
- Premiums, co-insurance, co-pays, deductibles
- High deductible plans
- Coverage
 - Prior authorization
 - Appeals process



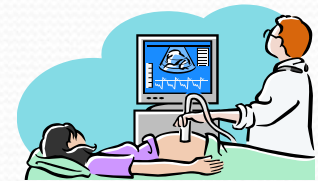
MassHealth



- Enacted in 1965 as Title XIX of the Social Security Act
- In Massachusetts, MassHealth comprises:
 - Medicaid
 - State Children’s Health Insurance Program (CHIP)
- Insurer of last resort
- Eligibility determined by a variety of factors:
 - Income relative to federal poverty level (FPL)
 - Age
 - Immigrant status
 - Assets (for some categories of eligibility)
- SSI eligibility as a trigger for MassHealth benefits
- MassHealth CommonHealth: “sliding scale” premium, based on income

Covered Services—Mandatory

- Federally mandated services with no more than minimal cost sharing (e.g., co-payments):
 - Hospital care (including for behavioral health treatment)
 - Physician services
 - Community health centers
 - Pediatric screening and treatment (EPSDT in <21 yr-old)
 - Family planning
 - Pregnancy and post-partum services
 - Laboratory and radiology services
 - Transportation services
 - Diversionary behavioral health services (to avert hospitalization)
 - Nursing facilities for patients ≥ 21 yrs-old



Covered Services—Optional



- Optional services:
 - Prescription drugs
 - ICF/MR (“intermediate care facilities for individuals with mental retardation” i.e., developmental delays)
 - Personal care attendants for people with disabilities
 - Targeted case management
 - Prosthetics; Durable medical equipment (DME)
 - Certain medical supplies: absorbent products, formula
 - Dental benefits
 - Eyeglasses
 - Rehabilitation and functional therapies
 - Nursing facilities for individuals < 21 yrs-old
 - Hospice services

Social Security Programs for the Disabled

- “Substantial gainful activity”
- Supplemental Security Income (SSI)
 - Needs-based program for the elderly, blind or disabled: low income and low assets
 - 3 year look-back (<\$2,000 in assets); e.g., if 18 yrs, to age 15 yrs**
 - Automatically qualify for MassHealth
- Social Security Disability Insurance (SSDI)
 - Eligibility for SSDI based on:
 - Work history with contributions to Social Security through payroll tax
 - Status as spouse or divorced spouse; minor dependent; disabled child; and/or adult child disabled before age 22.
 - No asset limit
 - Medicare eligibility after 24 months
 - Potential eligibility for MassHealth or MassHealth CommonHealth

Transition Years

- SSI (see above)
- Guardianship (18 years-old)
- Chapter 688 Eligibility (DDS, DMH, MRC)
- Section 8 Housing Voucher
- The RIDE (\$3.15 one-way for most trips)
- Estate planning

QUESTIONS

