

Where do families start?

If you have a child with a disability or special health care needs you may need extra health care coverage. Here are some ways that families can access public insurance:

What programs offer help in paying for health care services?

MEDICAID is a program that pays for health benefits for some Coloradans who cannot afford it. When financial eligibility criteria is met, Medicaid covers families with children, pregnant women, the elderly, and people with disabilities. People who are not US citizens can only get Medicaid to pay a life threatening medical emergency. Apply at your county Dept. of Human Services or any Certified Application Assistance Site.

MEDICAID BUY IN PROGRAM FOR CHILDREN WITH DISABILITIES is for families who make too much to qualify for Medicaid, CHP+, and SSI. This program allows families to ‘buy into’ Medicaid coverage for their child with a disability (an SSI qualifying disability) by paying monthly premiums based on their family’s income. Apply at your county Dept. of Human Services or any Certified Application Assistance Site.



CHILDRENS HELP PLAN PLUS(CHP+) is the next step in Colorado’s public health insurance programs for uninsured Pregnant women and children from birth to age 18 whose Families make too much to qualify for Medicaid, but cannot afford private insurance for their children. Apply at your county Dept. of Human Services or any Certified Application Assistance Site.

HOME AND COMMUNITY BASED MEDICAID WAIVERS– these programs provide additional Medicaid benefits to specific populations who meet special eligibility criteria. Clients must meet medical and program criteria to access services under a waiver. Financially, they can earn up to 3 times more than they can with SSI. A client who receives services through a waiver is eligible for all basic Medicaid covered services except nursing facility and long-term hospital care. There is generally a waiting list for many waivers.

SUPPLEMENTAL SECURITY INCOME (SSI) is a Federal income supplement program for children and adults with disabilities. A child under age 18 can qualify if he or she meets Social Security’s definition of disability for children, and if his or her family’s income and resources fall within the financial eligibility limits. Apply at your local Social Security Administration Office (SSA).

RESOURCES

CO Dept. of Public Health & Environment
www.cdphe.state.co.us/ps/hcp/
 CO Dept. of Human Services
www.cdhs.state.co.us
 Social Security Administration (SSA)
www.ssa.gov
 Community-Centered Boards (CCBs):
www.ccbpartners.org



Supplemental Security Income from the SSA

This program is administrated by the Social Security Administration and it pays monthly benefits to adults and children with disabilities who have limited in-come and re-sources. SSI beneficiaries also can get medical assistance (Medicaid). Your child under age 18 may qualify if he or she meets Social Security’s definition of disability for chil-dren, and the family income and resources fall within the eligibility limits. The amount of the SSI payment is different from one state to another because some states add to the SSI payment. Your local Social Security office can tell you more about your state’s total SSI payment. To contact the Social Security Office, call 800-772-1213 or visit www.socialsecurity.gov and www.socialsecurity.gov/pubs/10026.pdf to get a copy of the booklet, Benefits For Children With Disabilities. See excerpts below...

Your child must meet all of the following requirements to be considered disabled

and therefore eligible for SSI:

- The child must not be working or earning more than \$900 a month . (This earnings amount changes every year.) If he or she is working and earning that much money, we will find that your child is not disabled.
- The child must have a physical or mental condition, or a combination of conditions, that result in “marked and se-vere functional limitations.” This means that the condition(s) must very seriously limit your child’s activities.
- The child’s condition(s) must have lasted, or be expected to last, at least 12 months; or must be expected to result in death.
- If your child’s condition(s) results in “marked and severe functional limitations” for at least 12 continuous months, we will find that your child has a disability. But if the child’s condition(s) does not result in those limitations, or does not last for at least 12 months, we will find that your child does not have a disability.

It can take three to five months for the state agency to decide whether your child has a disability. However, SSA can consider certain medical conditions so severe that they expect it to result in a determined disability. In these cases, they make SSI payments right away and for up to six months while the state agency decides if your child has a disability.

Here are some pre approved conditions for SSI

- HIV infection
- Cerebral palsy
- Severe mental retardation (child age 7 or older)
- Birth weight below 2 lbs. 10 oz.
- Total deafness
- Muscular dystrophy
- Total blindness
- Down syndrome

If the state agency determines that your child’s disability is not severe enough for SSI, you will not have to pay back the SSI payments that your child received.

Appeal if you are denied the first time. There are specific SSI Attorneys willing to help.



COLORADO HCBS WAIVER SYSTEM

What are Medicaid Waivers?

Medicaid Waivers are state-run “optional” programs that use federal and state funds to pay for health care for people with specific health conditions. Without HCBS Medicaid Waivers, thousands of children and youth with special health care needs would either go without health care (because of their health condition and/or financial situation) or would need to be institutionalized in order to qualify for Medicaid. Each state has different Waivers with different eligibility requirements or services. The child must be “at risk” of being institutionalized resulting in a cost savings to have the child remain in the home. Colorado has 12 HCBS Medicaid Waivers.

How did Waivers get started?

The Federal Waiver programs began in 1982 when the first “Katie Beckett Waiver” became part of Iowa’s Medicaid optional benefits allowed by the Secretary of Health and Human Services. This Waiver was designed to assist people with health conditions and disabilities who are at risk of institutionalization to live safely in their home and community.

How does a state get a Waiver?

Medicaid Waivers must be filed by the governor, the legislature, or by the department in state government with jurisdiction over the Medicaid program. The state Medicaid director is ultimately responsible for developing and implementing the entire Medicaid state plan, which must be filed with CMS annually.

3 of Colorado’s Home and Community Based Services (HCBS) Children’s Medicaid Waivers:

1. Children’s HCBS Waiver: for medically fragile children (0-17) in the home at risk of nursing facility or hospital placement.
2. Children’s Extensive Support (CES) Waiver: for children (0-17) who have a developmental disability/delay or intensive behavioral needs and are at risk of being institutionalized.
3. Children’s Life Limiting illness waiver (CLLI) (0-18) who have a life-limiting illness and are at risk of being placed in a hospital, but can be safely cared for in the home.

COLORADO’S MEDICAID BENEFITS and SERVICES

- Physician Visits
 - Nurse Practitioner Services
 - Nurse Midwife Services
 - EPSDT Services for Children (Outreach, Eyeglasses, Dental Services, Case Management, Hearing Aids, Limited Orthodontia)
 - Prescription Drugs
 - Prenatal Care Services
 - Immunizations
 - Lab and X-ray
 - Inpatient Hospital Services
 - Outpatient Hospital Services
 - Emergency Services
 - Family Planning Services
 - Optometrist Services
 - Eyeglasses for Adults after Surgery
 - Physical, Occupational and Speech Therapy
 - Podiatry Services
 - Licensed Psychologist Services
 - Outpatient Substance Abuse Treatment
 - Inpatient Psychiatric Services for Children Age 20 and under and Adults Age 65 and Older.
 - Telemedicine Services
 - Limited Case Management
 - Hospice Services
 - Private Duty Nursing Services
 - Program of All-inclusive Care for the Elderly (PACE)
 - Home and Community Based Services (HCBS)
 - Residential Child Health Care
 - Nursing Facilities Services
 - Home Health Services
 - Durable Medical Equipment and Dis-posable Supplies
 - Medical Transportation
- Where do you apply for Waivers in Colorado?
- Your local Community Centered Board (CCB)
 - ◆ Your local county Dept. of Human Services
 - Your local Single Entry Point (SEP) Agency

Things to think about....

Applying for SSI and Medicaid:

- Most private or commercial insurance plans don't have benefits that pay for health services beyond the immediate recovery stage. Private plans are not designed to provide long-term care services.
- Medicaid and SSI benefits are designed for individuals including children with chronic conditions expecting to last more than 12 months.
- Families who are over income for Medicaid should explore applying for one of the Medicaid Waivers. A denial of SSI is necessary to obtain certain Medicaid Waivers.
- Even if you don't need services right now, apply now. The process is lengthy and Medicaid Waivers have waiting lists.



Where to access help?

Healthy Communities Outreach: formerly Early and Periodic Screening Diagnosis and Treatment (EPSDT), is a voluntary health care program within Medicaid for children from birth up to 21. EPSDT is designed to detect and treat health problems early in children. They also offer case management services to help families navigate Medicaid and the community systems.

Health Care Program for Children with Special Needs (HCP):

www.hpcolorado.org HCP offers support for families with children/youth with special needs and focuses on care coordination, developing improved systems of care, and providing specialty clinics throughout the state of Colorado. HCP services are available to children and youth with special needs, regardless of insurance status or family income.

Ombudsman (Medicaid): 877-435-7123 email: help123@maximus.com Ombudsman Staff help solve problems with your health care issues (both physical and mental health). They also help with health care rights and with grievances and appeals.

Health Insurance Buy-In Program (HIBI): 303-866-2031 HIBI pays the health insurance premiums, deductibles, coinsurance, and/or co-pays for Medicaid clients who now have access to a private health insurance plan, when it would be cost-effective for the state to do so.

For more information
on Colorado's
10 Home and Community Based
Services
(HCBS) Medicaid Waivers go to
www.colorado.gov
And search for WAIVERS



Community Voices by CBR

12567W Cedar Dr Ste 210

Lakewood, CO 80228

303-733-3000

FAX: 303-733-3344