

A thick, solid red line that curves from the left side of the slide, arching over the title, and curving back down towards the right side.

# Medicaid Made Easy:

Understanding Medicaid for  
Children with Disabilities

Each family has a voice • Together, our voices will be heard

[familyvoiceswi.org](http://familyvoiceswi.org)



Connect with Us!

[familyvoiceswi.org](http://familyvoiceswi.org)



**Family Voices helps families navigate health care and community supports and services by providing training, in-person and online, information and education.**

**As a family-run organization, we support families in their own leadership and advocacy journey, and we promote family-centered care and family/professional partnerships.**

**Visit our website to view our fact sheets, newsletters and online trainings.**

# Five Regional Centers

Call your  
Regional Center  
today



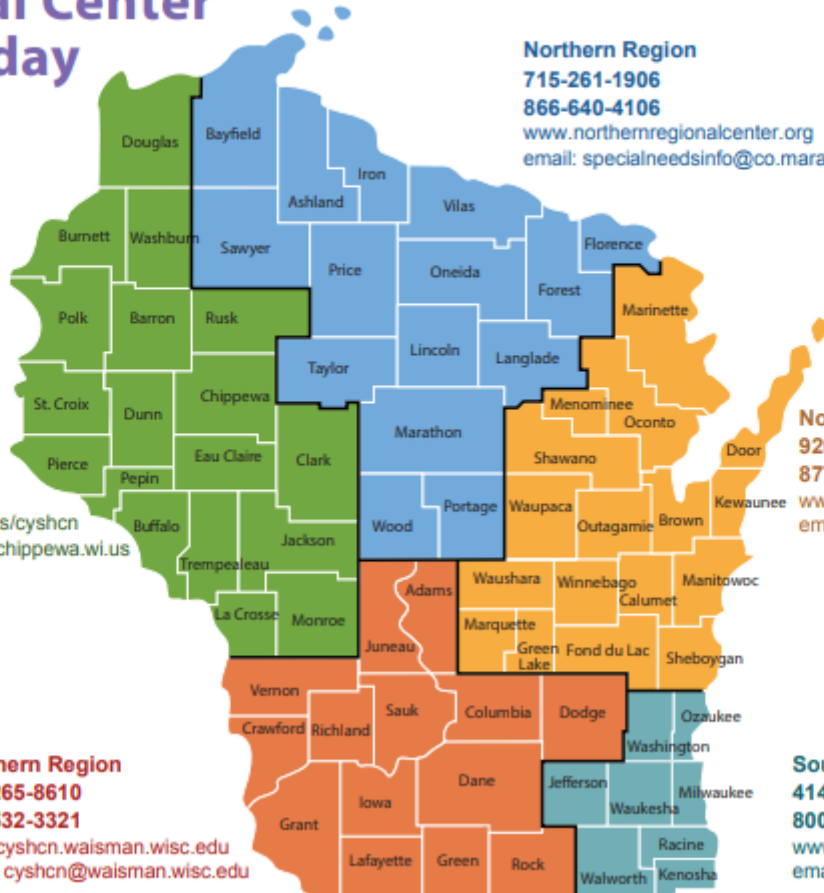
**Northern Region**  
715-261-1906  
866-640-4106  
[www.northernregionalcenter.org](http://www.northernregionalcenter.org)  
email: [specialneedsinfo@co.marathon.wi.us](mailto:specialneedsinfo@co.marathon.wi.us)


**Western Region**  
715-726-7900  
800-400-3678  
[www.co.chippewa.wi.us/cyshcn](http://www.co.chippewa.wi.us/cyshcn)  
email: [wrcyshcn@co.chippewa.wi.us](mailto:wrcyshcn@co.chippewa.wi.us)

**Southern Region**  
608-265-8610  
800-532-3321  
[www.cyshcn.waisman.wisc.edu](http://www.cyshcn.waisman.wisc.edu)  
email: [cyshcn@waisman.wisc.edu](mailto:cyshcn@waisman.wisc.edu)

**Northeast Region**  
920-969-5325  
877-568-5205  
[www.northeastregionalcenter.org](http://www.northeastregionalcenter.org)  
email: [infonerc@chw.org](mailto:infonerc@chw.org)

**Southeast Region**  
414-266-6333  
800-234-KIDS (5437)  
[www.southeastregionalcenter.org](http://www.southeastregionalcenter.org)  
email: [serc@chw.org](mailto:serc@chw.org)





What is  
Medicaid?  
How is it Funded?  
Is it different than  
Medicare?

# Overview





## What is Medicaid?

Medicaid is health insurance.

Its goal is to provide basic health care services.

# Medicaid?

or

# Medicare?

Is there a difference?

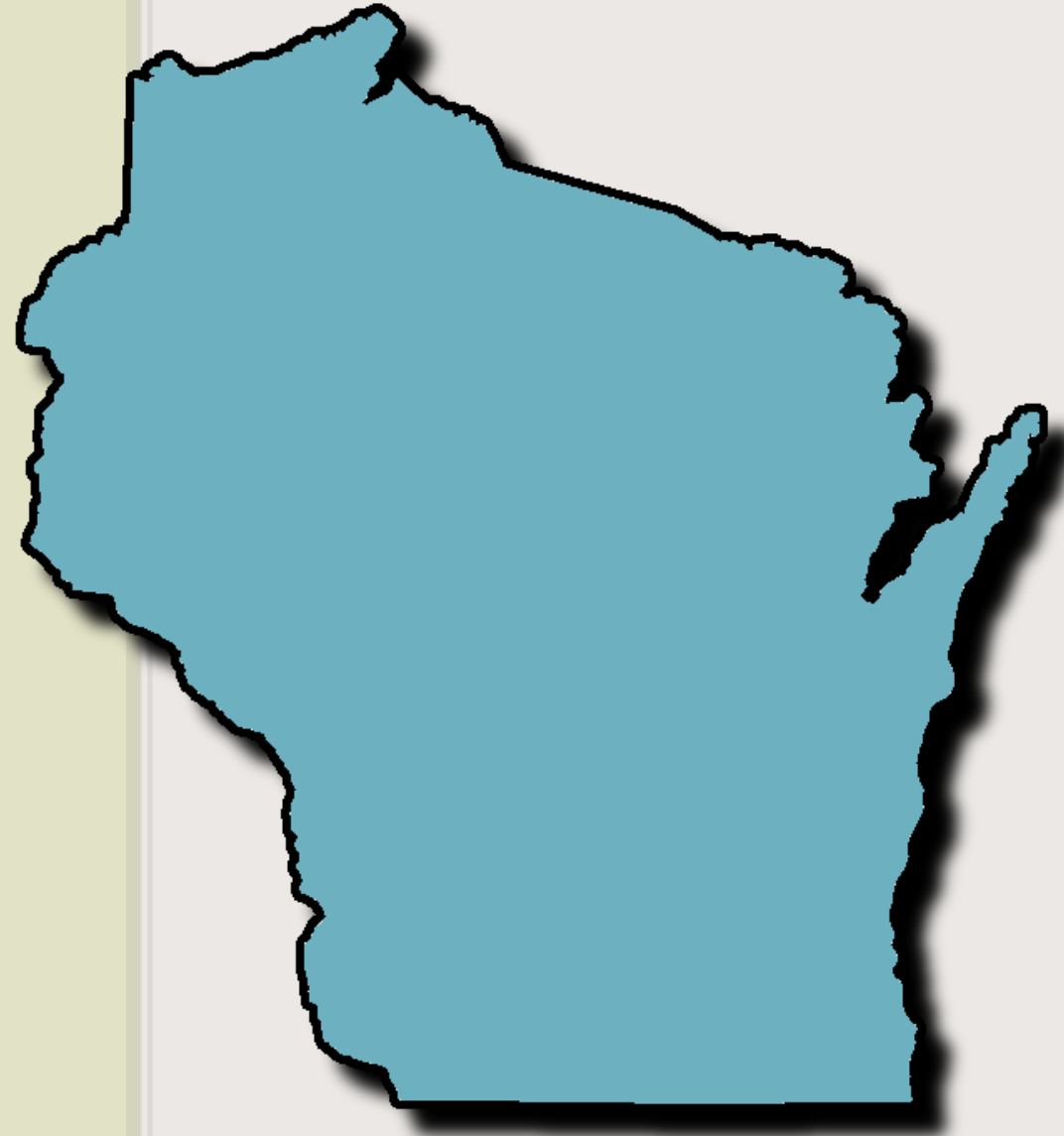
# What Does Medicaid Look Like in WI?

Wisconsin's Medicaid program is managed by the Department of Health Services (DHS)



WISCONSIN DEPARTMENT  
*of* HEALTH SERVICES

Participants may have Medicaid  
alone or together  
with private health insurance




# What if Your Child has Both Medicaid & Private Insurance?

## Medicaid is the Payer of Last Resort!

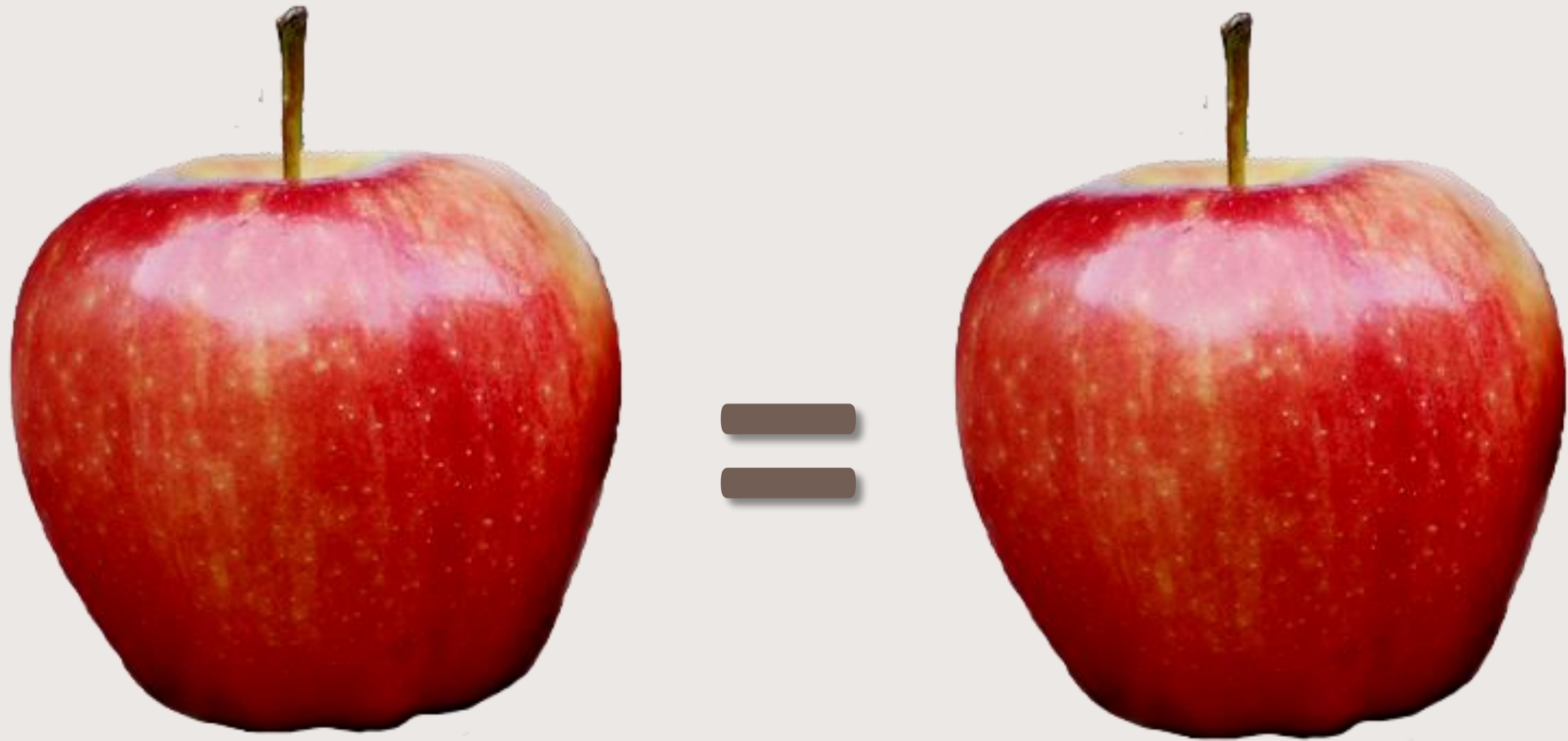
- All other insurance plans pay claims first
- Medicaid will only pay claims that private insurance has formally denied
  - All services MUST be billed to private insurance first or Medicaid will NOT pay
- Medicaid can cover private insurance co-pays
- Medicaid can cover additional therapies and services for your child above those covered by your private health plan



The background of the slide is a close-up photograph of an antique wooden door. The wood is dark and heavily textured, showing signs of age and wear. In the center, there is a large, ornate metal doorknob with intricate carvings. Above and below the knob are smaller metal plates with decorative patterns. To the right of the knob, there is a circular metal detail, possibly a keyhole cover or a decorative element. The overall lighting is warm and slightly dim, highlighting the textures of the wood and metal.

ForwardHealth  
Card  
Mandatory  
Services

# What's Covered



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**All Medicaid Programs Have the Same Benefits**

# How to Use the *ForwardHealth* Card to Access Services and Therapies



# Mandatory Services in Wisconsin's State Medicaid Plan

(\*red = mandatory federal services):

- Case management services
- Chiropractic services
- Dental services
- \*Family planning services
- \*EPSDT (Health Check), including autism treatment services
- Home and Community-Based Services Waivers (including CLTS)
- \*Home health services or nursing
- Hospice care
- \*Inpatient hospital services
- \*Inpatient hospital, nursing home
- Intermediate care facility services
- Laboratory and X-ray services
- Drugs listed in Wisconsin's Medicaid drug index
- Medical supplies and equipment
- Mental health and psychosocial rehabilitative services
- \*Nurse midwife services
- \*Nursing services
- Optometric
- Outpatient hospital services
- Personal care services
- Physical and occupational therapy
- \*Physician services
- Podiatry services
- Prenatal care coordination
- Respiratory care services
- Rural health clinic services
- Skilled nursing home services
- Speech, hearing and language disorder
- Substance abuse services
- Transportation to obtain medical care



# What Can the Medicaid Card Pay for?



- Diapers for children over 4-years old
- Medical transportation
- Over-the-counter medications\*
- Services needed due to “medical necessity” including:
  - Mental Health Services
  - Personal Care Services
  - Behavioral Therapy

\*“Health Check Other Services” *may* need to be used to access services.



**HealthCheck  
Other Services  
is a Doorway to  
Mental Health  
Services**



# Mental Health Services Covered by Medicaid

**Medicaid covers a variety of supports, services and medications for children with mental health or behavioral health challenges:**

- Visits with private or community-based mental health providers
- County-administered, mental health programs
  - For children with complex mental health, behavioral or substance abuse needs
    - Coordinated Services Teams (CST): “Wraparound” program with intensive, holistic care planning
    - Comprehensive Community Services (CCS): Community-based supports and services
  - Family is a necessary team member as treatment and service plans are made

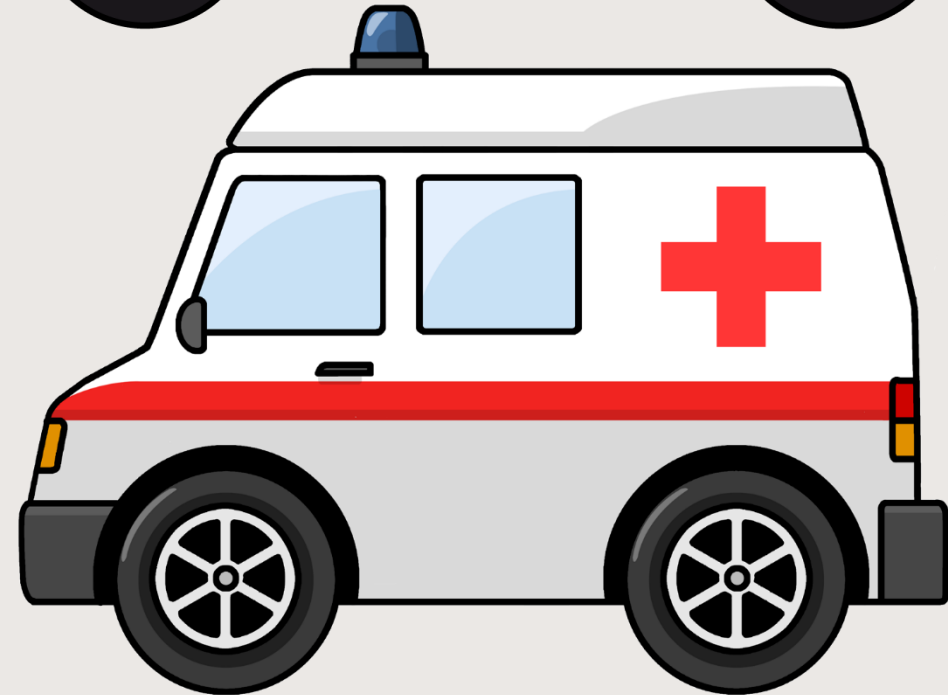
# Non-Emergency Medical Transportation

Schedule a ride with Veyo:

866.907.1493

or

[wi.ridewithveyo.com](http://wi.ridewithveyo.com)



# Diapers and Incontinence Supplies

**J&B Medical Supply**

**866.674.5850**

**or**

**[jandbmedical.com](http://jandbmedical.com)**

- Briefs (diapers that open on each side)
- Pull-up or pull-on type diapers
- Disposable under pads
- Liners
- Disposable gloves
- Catheters
- Skin Barrier swabs
- Lubricants
- Other Related Supplies

# Personal Care Services

- Bathing
- Dressing
- Feeding
- Laundry
- Light Housekeeping
- Meal Preparation
- Toileting



# Long-Term Support Programs

## Home and Community-Based Waivers

### For children:

- CLTS—Children's Long-Term Support Program

### For adults:

- Family Care
- IRIS—Include, Respect, I Self-Direct
- Partnership (not all counties)

The CLTS Waiver gives supports and services that let children and their families thrive in the community

# The CLTS Waiver Helps Your Child and Your Family

- Adaptive aids
- Home modifications
- Parent training and education
- Peer supports
- Respite
- Specialized equipment
- Vehicle modifications



# Respite Care vs. Personal Care: *What's the Difference?*

## Respite Care Services

- Short-term relief, or “time off,” from caregiving responsibilities for parents and families
- Can be provided at home or in the community
- Paid for by state and county programs including CCOP and CLTS Waivers

## Personal Care Services

- Assists a child with daily-living activities like feeding, toileting, bathing and dressing
- **MUST** be provided in the home
- Paid for as a Medicaid Card benefit

Programs  
Eligibility  
Enrolling My Child

# Eligibility & Enrollment



# MEDICAID FOR CHILDREN WITH DISABILITIES

1965

CLTS

Title  
19

CCS

Badger  
Care  
Plus

SSI

Katie  
Beckett

Medical  
Assistance



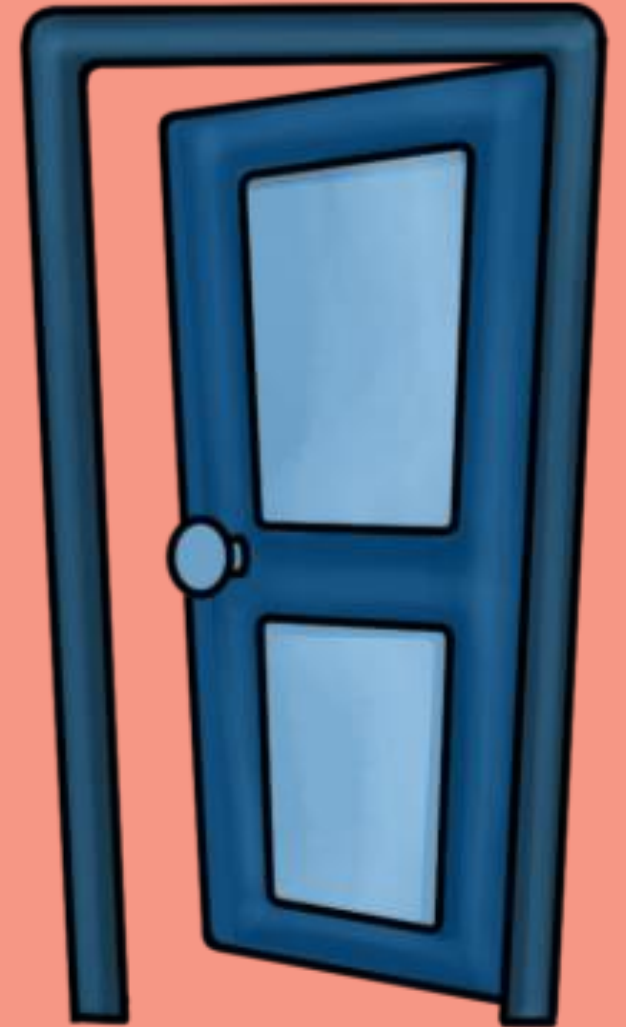
# Is My Child Eligible for Medicaid?

There are 3 ways to define eligibility for Medicaid\*

- 1. Disability:** (Katie Beckett)  
Considers only child's income
- 2. Income:** (BadgerCare Plus)  
Considers family income  
Do not need a disability
- 3. Disability and Income:** (SSI)  
Supplemental Security Income  
Considers both disability and income

\*Proof of citizenship is required for all programs

There are “Different Doors” to Medicaid



# Is My Child a Good Fit for BadgerCare Plus?

BadgerCare Plus: A health care coverage program for low-income Wisconsin residents

- Family income limit based on 306% of the Federal Poverty Level for child eligibility
  - Limit will vary annually
- To apply, go to [ACCESS.wi.gov](https://ACCESS.wi.gov) or call **800.362.3002**
- When can I enroll my child?
  - Any time—BadgerCare Plus does not have an open enrollment period

# Is My Child a Good Fit for SSI?

Supplemental Security Income (SSI): A program offered through the Social Security Administration that provides a monthly cash benefits and Wisconsin Medicaid to those who qualify.

## Disability Standard

- Your child must have a “marked and severe” limitation in functioning
  - This limitation, or condition, must last for at least 1 year

**AND**

## Income Standard

- For children *under* 18-years old, family income is considered
- For youth *over* 18-years old, individual’s own income is considered

# Is My Child a Good Fit for the Katie Beckett Program?

- Your child must have a “marked and severe” limitation in functioning for at least 1 year
- Your child’s disability must require an “institutional” level of care
- This will be assessed every year using the CLTS Functional Screen tool; **They will also be assessed for participation in the CLTS Waiver program**
- Your child is under the age of 19
- Only child's income is considered; not family income and assets
- Children may also be covered under private insurance



# Is My Child Eligible for Long-Term Supports?

- Your child must be living with your family
- The child must meet the “institutional level of care”\*  
in **one of three** areas of disability:
  1. Physical
  2. Developmental
  3. Mental health
- A parental cost share may be assigned using a sliding-fee scale
  - Makes sure that the cost is based on your family’s income

\* The institutional level of care is the same rule used to get **Medicaid** through the **Katie Beckett** program. This is decided by using the “CLTS Functional Screen.”



# CLTS Functional Screen: A Reality Check

CLTS Functional Screen: A tool that determines a child's eligibility for programs.

- You can **appeal** the decision if the screen finds that your child does not meet the eligibility standards
- Your child can take the functional screen again in the future
  - Changes in needs or abilities as your child gets older
- You have the right to ask for the functional screen to be done for your child
  - Even if the screener doesn't think that your child will qualify

# Rosy vs. Realistic: Completing the CLTS Functional Screen

Rosy

vs

**Realistic**

Ben can dress himself  
independently.

vs

Ben can dress himself  
independently about one day a  
week, if I have the right clothes  
out for him.

Mikayla can communicate her  
needs to me.

vs

Most of the time, people who aren't  
familiar with Mikayla do not know what  
she wants or can't understand her  
words or signs.

# Applying for Medicaid

- Apply online at the online application portal: [Access.wi.gov](https://Access.wi.gov) or call Member Services **800.362.3002**
- For more application information and to find a service center near you, visit the [How to Apply](#) page
  - You can download an application form from this site
  - Find out if you qualify through the [Marketplace](#) or call **800.318.2596**
- To learn more about the program, visit [BadgerCare Plus](#)

# Contact Your County's Human Services Department

[dhs.wisconsin.gov/clts/contact.htm](https://dhs.wisconsin.gov/clts/contact.htm)

or

Contact your Regional Center to get the  
phone number

**How to Enroll  
in Children's  
Long-Term  
Supports**



Process  
Appeals & Denials

# Prior Authorizations



# Who Approves a Prior Authorization?

Prior Authorization (PA): A written request between either your private insurer or Medicaid, and the health care provider asking to explain why a service is medically necessary before payment can be approved.

- Medicaid has staff at the Department of Health Services (DHS) who check PA's
- Private insurance have their own reviewers for PA's
  - Staff specialize in different area of disability
  - Each PA is decided independently
  - Staff may ask for extra information to help make a decision
  - PAs include the time period and number of services approved

# What's Medical Necessity?



**Medical Release**

Patient's name \_\_\_\_\_ Date of birth \_\_\_\_\_

Previous name \_\_\_\_\_ Social security number \_\_\_\_\_

I, \_\_\_\_\_, do hereby authorize \_\_\_\_\_ to release healthcare information of the above named patient.

Name \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ zip code \_\_\_\_\_

This request and authorization applies to: \_\_\_\_\_

Healthcare information relating to the following condition, treatment and dates: \_\_\_\_\_

All healthcare information: \_\_\_\_\_

Other: \_\_\_\_\_

Yes: \_\_\_\_\_ No: \_\_\_\_\_

I authorize the release of my STD, /HIV/AIDS results whether negative or positive to the above named person. Yes: \_\_\_\_\_ No: \_\_\_\_\_

I authorize the release of any records regarding drug, alcohol or mental treatment to the above named person.

Patient signature \_\_\_\_\_ Date signed \_\_\_\_\_

This authorization expires ninety days after it is issued [sampleforms.org](http://sampleforms.org)

# Avoiding Duplication of Services

Educational Necessity  Medical Necessity

The PA must show that these two goals are *different*

## Medicaid will check

- Medicaid will ask for a copy of the school's IEP with the PA
- Medicaid will **NOT** pay for a service that's already being given at school
- A good check because schools also bill Medicaid for services

# How Can I Appeal a PA Denial?

Medicaid Card holders can ask for a “*Fair Hearing*” from the state

A Fair Hearing is **NOT** going to court and you do **NOT** need to hire a lawyer

- Often done as a phone meeting
- You can have someone take part to support you

**1<sup>st</sup>** Write a letter to: Wisconsin Department of Administration, Division of Hearings and Appeals

**2<sup>nd</sup>** Use the form on the DHS website to ask for a Fair Hearing

**Important Reminder:** **ONLY** reply to the reason for the denial as it's written in the letter that you received



**Thank You!**

**familyvoiceswi.org**

**Facebook: FvofWi**

