Medicaid Made Easy: Understanding Medicaid for Children with Disabilities

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

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
715-251-1906
866-640-4106
www.northernregionalcenter.org
email: specialneedsinfo@co.marathon.wi.us

Western Region
715-726-7990
800-400-3678
www.co.chippewa.wi.us/cyshcn
email: wrcyshcn@co.chippewa.wi.us

Southern Region
608-265-8610
800-532-3321
www.cyshcn.waisman.wisc.edu
email: cyshcn@waisman.wisc.edu

Northeast Region
920-999-3325
877-586-5265
www.northeastregionalcenter.org
email: inforerc@chw.org

Southeast Region
414-266-6333
800-234-KIDS (5437)
www.southeastregionalcenter.org
email: serc@chw.org

Contact us!
Overview

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

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
What's Covered

ForwardHealth Card
Mandatory Services
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
Diapers and Incontinence Supplies

J&B Medical Supply

866.674.5850
or
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:

- Adaptive aids
- Home modifications
- Parent training and education
- Peer supports
- Respite
- Specialized equipment
- Vehicle modifications
<table>
<thead>
<tr>
<th>Respite Care Services</th>
<th>Personal Care Services</th>
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<tbody>
<tr>
<td>• Short-term relief, or “time off,” from caregiving responsibilities for parents and families</td>
<td>• Assists a child with daily-living activities like feeding, toileting, bathing and dressing</td>
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<tr>
<td>• Can be provided at home or in the community</td>
<td>• <strong>MUST</strong> be provided in the home</td>
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<tr>
<td>• Paid for by state and county programs including CCOP and CLTS Waivers</td>
<td>• Paid for as a Medicaid Card benefit</td>
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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
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 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

- 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**

- Ben can dress himself independently.
- Mikayla can communicate her needs to me.

**Realistic**

- Ben can dress himself independently about one day a week, if I have the right clothes out for him.
- 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](http://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](http://How to Apply) page
  • You can download an application form from this site
  • Find out if you qualify through the [Marketplace](http://Marketplace) or call **800.318.2596**

• To learn more about the program, visit [BadgerCare Plus](http://BadgerCare Plus)
Contact Your County’s Human Services Department

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
Prior Authorizations

Process

Appeals & Denials
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?
Signing Release Forms Lets Communication Start
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

1st Write a letter to: Wisconsin Department of Administration, Division of Hearings and Appeals

2nd 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!

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