



WISCONSIN DEPARTMENT
of **HEALTH SERVICES**

Medicaid Sources for Children with Disabilities or Special Health Care Needs

**A presentation for the Wisconsin Family Assistance Center for Education,
Training & Support**

May 6, 2026



Agenda

- Medicaid
 - What is it and where did it come from
 - What all types of Medicaid have in common
 - Sources of Medicaid for children and youth with disabilities or special health care needs
 - Things to consider
 - Key information on each type of Medicaid
 - Basic eligibility requirements
 - Special requirements and considerations
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What is Medicaid?

- Federal and state-funded program that provides low or no-cost health care coverage.
 - We have ~1.3 million members covered under [15+ subprograms](#).
 - Wisconsin's coverage groups and program rules are based on federal requirements plus state options as selected in our State Plan, plus 1115 waivers that allow us to waive some federal policies to offer specific services to our members.
 - Members enrolled in all types of Medicaid must renew their eligibility every year.
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A complete list of all Wisconsin Medicaid programs:

[Medicaid in Wisconsin: A to Z](#)





Commonalities Between Different Types of Medicaid

- Covered services
 - All types of **full** benefit Medicaid cover the same services. See [Appendix B in the Member Enrollment and Benefits Handbook](#) for a table of covered services.
- Forward Health Card
 - All types of full benefit Medicaid come with the same Forward Health Card
- Payer of last resort
 - If your child has private health insurance, they will be billed first. Medicaid always pays last.





Wisconsin Medicaid: Payer of Last Resort

- Medicaid is called the “payer of last resort.” This means that if someone is covered by other insurance, that insurance always gets billed and pays first.
 - All services must be billed to private insurance first or Medicaid will not pay.
 - Medicaid can cover private insurance co-pays for Medicaid covered services.
 - Medicaid may cover additional therapies and services for children above those covered by a private health plan (for Medicaid covered services).



What to Consider when Applying for and Enrolling in Medicaid

- Service delivery models
 - Fee-for-service (FFS) and managed care
 - An HMO (health maintenance organization) is a type of managed care.
 - Cost shares, premiums, and other requirements
 - Eligibility criteria
 - Process and timeline for application and enrollment
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Cost Shares

- Cost shares
 - A cost share is the monthly amount a member may have to contribute to the cost of their waiver services.
 - Only the income of the member is counted when calculating the cost share.
 - Cost shares apply to Home and Community-based Services (HCBS) Waiver Medicaid only.
 - Not all members will owe a cost share.



Premiums

- Premiums
 - A premium is a set amount of money you are charged each month for health care coverage. Some children enrolled in BadgerCare Plus are charged premiums.
 - There are no premiums for Katie Beckett Medicaid, HCBS Waiver Medicaid, or Foster Care Medicaid.



Applying for Medicaid

A person may use any of the following methods to complete and submit an application:



Online at
ACCESS.wi.gov



In-person
(face-to-face)



Phone



Paper
application



Resources for Members

The guide to applying includes information about:

- Who can enroll.
- How to apply.
- Required verification.
- Benefits and services available.
- Rights and program rules.
- Fair hearings.

<https://www.dhs.wisconsin.gov/library/p-16091.htm>



Key Sources of Medicaid for Children with Disabilities or Special Health Care Needs

- While children with disabilities or special health care needs can apply for and enroll in any type of Medicaid they are eligible for, key types that are most applicable to this population:
 - Institutional Medicaid
 - Katie Beckett Medicaid
 - HCBS Waiver Medicaid
 - Foster Care Medicaid (includes Adoption Assistance Medicaid)
 - Supplemental Security Income (SSI) Medicaid



Institutional Medicaid

- Institutional Medicaid is designed to assist individuals who require long-term care services in **medical institutions** such as hospitals, intermediate care facilities, and nursing homes.
 - Minor children who reside (or are likely to reside) in a hospital or other medical institution for 30 or more days can be eligible for Institutional Medicaid if they are determined disabled or presumptively disabled.
 - Children can apply for Institutional Medicaid online via ACCESS or by filling out and submitting the [Wisconsin Medicaid for the Elderly, Blind, or Disabled Application Packet \(F-10101\)](#).
 - Only the child's income is counted when determining financial eligibility, and there is no asset test.
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Katie Beckett Medicaid

- Katie Beckett is a special Medicaid eligibility pathway established through Section §134 of the Tax Equity and Fiscal Responsibility Act (TEFRA) of 1982 (P.L. 97-248).
 - Full-benefit Medicaid coverage
 - Fee-for-service coverage
 - Financial eligibility: Only the child's income is counted
- It's a way of extending a higher income limit to children who wouldn't otherwise be eligible for Medicaid, and there are no premiums or cost shares.
 - For many children, Katie Beckett Medicaid acts as secondary insurance.



Katie Beckett Medicaid

- Katie Beckett Medicaid provides coverage for children who have developmental disabilities, mental health needs, physical disabilities, or chronic medical illnesses, that create substantial limitations for them in multiple daily activities.
 - Katie Beckett Medicaid is for children with health care needs that could necessitate an inpatient level of care, but who are able to receive appropriate care at home or in a community-based setting.



Katie Beckett Medicaid Eligibility Criteria

- To qualify for Katie Beckett Medicaid children must:
 - Be under age 19.
 - Meet the definition of “disabled” under the Social Security Act.
 - Be a U.S. citizen or qualifying immigrant.
 - Be a Wisconsin resident.
 - Live at home, in a foster care setting, or in another eligible community-based setting.
 - Require the kind of care typically provided by a hospital or institutional long-term care facility (determined by the Functional Screen (FS)).
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Katie Beckett Medicaid Eligibility Criteria

- To qualify for Katie Beckett Medicaid children must:
 - Receive safe and appropriate care at home.
 - Not have income in their name that is more than the current income limit for those living in an institution.
 - Not receive care at home that costs more than the care they would receive in a long-term care facility covered by Medicaid.



Functional Screen

The FS is an algorithm-based tool that assesses a person's ability to complete:

- Activities of daily living (ADLs)
 - ADLs include bathing, dressing, eating, mobility in home, toileting, and transferring.
- Instrumental Activities of daily living (IADLs)
 - IADLs include meal preparation, medication administration and medication management, money management, use of a telephone, and transportation.



Functional Screen

- The FS also captures:
 - Cognition/intellect.
 - Behavior(s).
 - Diagnoses.
 - Medically-oriented tasks/skilled nursing needs.
 - School/employment.
 - Indicators for mental health issues, substance use issues, and other conditions that put a person at risk of institutionalization.
 - The Children's FS calculates functional eligibility for a variety of programs.
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Application and Eligibility Process for Katie Beckett Medicaid

Eligibility for Katie Beckett Medicaid is a three-step process:

1. A financial and demographic review
 - <https://www.dhs.wisconsin.gov/kbp/eligibility.htm>
2. A level of care determination, calculated by the Children's Programs Eligibility and Functional Screen
 - <https://www.dhs.wisconsin.gov/library/p-03061.htm>
3. A disability determination, based upon the definition of disability under the Social Security Act
 - [Social Security Act §1614 \(ssa.gov\)](https://www.ssa.gov/policy/docs/ssvs/chapter16.html)



Home and Community Based Services Waiver Medicaid

- HCBS Waiver Medicaid is full-benefit FFS Medicaid for children and youth who are eligible for the Children's Long-Term Support (CLTS) Waiver Program.
- Individuals can be eligible for HCBW Medicaid for the CLTS Waiver Program through age 21.*
 - Eligibility for Waiver Medicaid is Determined by IM agencies and is determined by a mix of financial and non-financial factors.



Home and Community Based Services Waiver Medicaid Eligibility

- In addition to meeting level of care, the following requirements must be met to be eligible:
 - Be a Wisconsin resident.
 - Be a U.S. citizen or qualifying immigrant.
 - Provide Social Security number (with some exceptions).
 - Supply required information and verification within the required time frame.
 - Pay cost share, if required.



Foster Care and Adoption Assistance Medicaid

Foster Care Medicaid is full-benefit Medicaid coverage for children and youth placed in out-of-home care through a court order.

- Children or youth in any of the following placements or agreements are categorically eligible for Foster Care Medicaid:
 - Foster care
 - Active subsidized guardianship agreement
 - Court-ordered kinship care
 - Active adoption assistance agreement



Foster Care and Adoption Assistance Medicaid

- Eligibility for Foster Care Medicaid begins on the date the child or youth enters out-of-home care.
- Children and youth with Foster Care Medicaid receive their State Plan services (such as full coverage health care, dental, vision, behavioral health) either via Care4Kids or FFS (depending on the county).
- There are no co-pays, premiums, or deductibles.
 - Household income does not impact eligibility for Foster Care Medicaid.



Care4Kids Eligibility

- Care4Kids is a Medicaid managed care health plan that offers comprehensive, coordinated services to improve the quality of and timely access to health services for its members and their unique experiences.



Care4Kids Eligibility

- The Care4Kids program is for children who are from Kenosha, Waukesha, Milwaukee, Ozaukee, Racine, or Washington county, regardless of where they are placed in out-of-home care in the state, and they meet any of the following criteria:
 - Placed in out-of-home care (OHC) by Child Welfare
 - Were in an OHC placement when they turned 18
 - Have a parent who is an enrolled member and meet one of the criteria listed above.



Care4Kids Application and Enrollment

- Soon after a child is placed in out-of-home care, the Care4Kids enrollment specialist calls the parents or legal guardian about the program to ask if the child can be enrolled.
 - A letter is also sent to parents and legal guardians.
 - Contact Care4Kids by phone at (855) 371-8104 or email at care4kids@chorushealthplans.org.



Care4Kids Application and Enrollment

- The Care4Kids program creates a “medical home” team for eligible children.
 - This means they get a treatment plan specific to their health care needs and a health care coordinator (HCC). HCCs are from the health plan and help kids, families, caregivers, and providers.
- The Care4Kids Program serves about 3,000 children.



SSI and SSI Medicaid

- Supplemental Security Income (SSI)
 - A program offered through the Social Security Administration that provides a monthly cash benefit and Wisconsin Medicaid to those who qualify.
- SSI Medicaid
 - Health care coverage for children and adults who are getting SSI.
 - Once a child is determined eligible for SSI, they will be enrolled in SSI Medicaid automatically.



SSI & SSI Medicaid Eligibility

Non-financial eligibility requirements include:

- Be a Wisconsin resident
- Be a U.S. Citizen or qualifying immigrant
- Be age 65 or older, or of any age and meet the definition of “disabled” under the Social Security Act
 - Disability means you have a “marked and severe” limitation in functioning, that is expected to last for at least 1 year



SSI & SSI Medicaid Eligibility

Financial requirements include:

■ Income

- May be [eligible](#) for SSI payments if you have income less than \$1,330 (single) or \$1,803 (married)
 - For children under 18-years old: family income **is** considered
 - For youth over 18-years old: only the youth's own income is considered

■ Assets

- May be [eligible](#) for SSI payments if you have assets under \$2,000 (single) or \$3,000 (married). Certain assets, such as your home or car, do not count, and there is no asset test for children under 19.



To Apply for SSI

- You can [apply](#) for SSI with the Social Security Administration.
 - **You must qualify for a federal SSI payment to get the state SSI payment.**
- You do not have to apply separately for the state SSI payment.
- You will automatically receive the state SSI payment as long as you qualify for the federal SSI payment.
- Once the child is determined eligible for SSI, they will be enrolled in SSI Medicaid automatically.



Wisconsin Wayfinder supports families of children with delays, disabilities, special health care needs, and mental health conditions. Children's resource guides are helpers who assist families, caregivers, professionals, and organizations in finding a wide array of supports and services available through the Children's Resource Network. The services are free and confidential.

<https://www.dhs.wisconsin.gov/wiscway/index.htm>



Contact Information

- IM Agencies
 - Eligibility determinations for BadgerCare Plus and Medicaid
 - www.dhs.wisconsin.gov/forwardhealth/imagency/index.htm
- Katie Beckett Medicaid Central Office
 - Eligibility Determinations for Katie Beckett Medicaid
 - 1-888-786-3246
 - DHSKatieBeckett@dhs.Wisconsin.gov
 - [Katie Beckett Medicaid: How to Apply | Wisconsin Department of Health Services](#)





Contact Information



- Social Security Administration
 - You can [apply](#) for SSI directly with the Social Security Administration.
- Care4Kids
 - Email at care4kids@chorushealthplans.org.
 - Phone at 855-371-8104. This phone number is answered directly by Care4Kids staff during the following times:
 - Monday–Thursday: 8 a.m.–6:30 p.m.
 - Friday: 8 a.m.–4:30 p.m.



Contact Information



■ Member Services

- General member questions, information about covered services, and help with finding a local IM agency.
- 1-800-362-3002

■ Division of Hearings and Appeals

- Request a fair hearing
- (608) 266-7709
- doa.wi.gov/Pages/LicensesHearings/DHAWorkandFamilyServicesUnit.aspx



Resources

- Guide to applying to Medicaid and programs: [Guide to Applying for Wisconsin's Health, Nutrition, and Other Programs](#)
- When applying for Medicaid, you must provide proof of certain things like residency and citizenship. There is more than one way to provide proof when required. This publication lists acceptable examples of different types of proof: [Examples of Proof, P-02116](#)
- All members are mailed a copy of the Member Enrollment and Benefits Handbook. Here is the link to an electronic copy: [Enrollment and Benefits Handbook](#)



Resources

- To learn more about programs other than Medicaid that are available to children and youth with special health care needs, visit: [Services for Children with Delays or Disabilities | Wisconsin Department of Health Services](#)
 - Examples include:
 - Birth to 3
 - The Children's Long-Term Support Waiver Program
 - Children's Community Options Program



Questions?

