

* This TelAbility handout will provide an overview of federal and state programs which cover medical costs for children with special health care needs and will provide tools for evaluating coverage by private insurance carriers. *

Medical Costs: Many children with disabilities qualify for assistance from federal and state agencies to help cover medical and related costs. Here are some interesting facts that will help you learn more about funding services and equipment for a child with special needs.

FEDERAL PROGRAMS AVAILABLE IN NORTH CAROLINA

Medicaid: Designed for low-income families, **Medicaid** pays all necessary doctor, specialist, therapy and hospital costs. Go to www.dhhs.state.nc.us/dma/consinfo.htm for more information, including income limits.

Did you know? Many children with disabilities who qualify for Medicaid can be exempt from having to participate in the ACCESS program. This means that a child with special needs can have easier access to the specialists and therapies that they need.

Medicare is available to children with certain chronic disabilities if they have a parent who is getting social security benefits. Go to <http://www.medicare.gov/> for more information.

Supplemental Security Income (SSI) for children with disabilities, provides monetary assistance (amount determined by the family's income and resources) as well as Medicaid benefits. The income limits for SSI Medicaid eligibility are significantly higher than for regular Medicaid. www.ssa.gov/pubs/10026.html for more information.

STATE PROGRAMS

NC Health Choice: This is the state of North Carolina's children's health insurance program (also known as CHIP), which offers health care coverage for all children (within income limits) and offers special provisions for children with disabilities. Income limits for this program are slightly higher than what is allowed under SSI rules. Go to www.dhhs.state.nc.us/dma/cpcont.htm for more information or better yet, call Diane (She's so nice!) at 1-800-737-3028.

STATE PROGRAMS(cont.)

First In Families of NC: Offers financial assistance to help meet the needs of children with developmental disabilities when the need cannot be met through any other agency or program. Contact the regional project in your area at www.firstinfamiliesofnc.org/projects.htm for more information.

Children's Special Health Services: Most patients applying to CSHS for the first time must be covered by Medicaid. Coverage is limited to specific services not covered by Medicaid such as certain equipment, disposable supplies (such as diapers, tube feeding formulas and supplies, etc.), and assistive technology services. Go to http://cshcnleaders.ichp.edu/TitleVDirectory/PDF_Files2000/NC_2000.pdf for more information.

Community Alternatives Programs (CAP): These programs also allow access to Medicaid benefits but, unlike other Medicaid programs, only the client's income and resources (not the family's income and resources) are considered. In addition to the full range of Medicaid benefits, individuals may also qualify for additional services such as respite care. There are three types of CAP programs for children:

CAP-MR/DD - for children with mental retardation or developmental disabilities

CAP/C - for medically fragile children

CAP/AIDS - for HIV-positive children

Go to www.dhhs.state.nc.us/dma/commaltprog.htm for more information.

PROGRAMS FOR MILITARY FAMILIES

Special Needs Network (SNN), a division of the Military Family Resource Center (MFRC) of the Department of Defense (DoD), provides information on military policy for parents of children of special needs. Go to <http://207.21.209.7/efm/> for more information on issues such as relocation, education and health care services for DoD families.

STOMP (Specialized Training of Military Personnel) is the only National Parent Training and Information Center for military families providing support and advice to military parents regardless of the type of medical condition their child has. Go to www.stompproject.org/ for more information.

Still Feel Confused About How to Access Services?

Learn about "**How the System Works**"

Just go to www.theaclink.org/state/system/how.asp?ID=NC for more information.

OR search the TelAbility website using the keywords: Managed care, Medicaid, Estate Planning

CHOOSING AN INSURANCE PROVIDER

If your child does not qualify for any of the federal or state programs mentioned above then you may be in the position of having to choose a health insurance provider. The following are a couple of web sites that may help you in making that decision.

North Carolina Consumer's Guide to Health Plan Selection is an internet guide to managed care insurance plans in North Carolina. Hosted by the NC Institute of Medicine. Go to www.nciom.org/hmoconguide/ for more information.

Evaluating Managed Care Plans for Children with Special Health Needs - This evaluation tool will assist purchasers in selecting and evaluating the capacity of health plans to serve children, with or without chronic conditions, and can be used to guide decisions about plan affordability. Purchasers can complete the sample form to evaluate the comparative value of each plan option. The second section, on pediatric provider network capacity, lists questions to inform buyers about how to assess the comprehensiveness and organization of each plan's pediatric service delivery system. The third section on quality assurance, which also includes a series of questions, can be used to better understand how pediatric services are authorized and evaluated within each plan. Go to www.ichp.edu/managed/materials/purchaser/ for more information.

NOTE: The benefits offered by each program are subject to change. Information provided here is not official, therefore specific agencies should be contacted for the most up-to-date and accurate information.

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