



Medicaid and CHIP: Pathways to Coverage and Covered Services

June 21, 2012
12 noon – 1 p.m. EDT

The Catalyst Center is funded under cooperative agreement #U41MC13618 from the Division of Services for Children with Special Health Needs, Maternal and Child Health Bureau, Health Resources and Services Administration, U.S. Department of Health and Human Services. Lynda Honberg, MHSA, MCHB/HRSA Project Officer.



**PUBLIC INSURANCE
PROGRAMS AND
CHILDREN WITH
SPECIAL HEALTH
CARE NEEDS**

A Tutorial on the Basics of

Medicaid
and
**The Children's
Health Insurance
Program (CHIP)**

February 2012



NATIONAL ACADEMY
for STATE HEALTH POLICY

Available at:
[http://www.hdwg.org/
catalyst/medicaid-tutorial](http://www.hdwg.org/catalyst/medicaid-tutorial)



Introducing...



**Lynda Honberg, MHSA,
MCHB HRSA Project
Officer**



**Carol Tobias
Director
Health & Disability
Working Group**



**Beth Dworetzky, M.S.
Assistant Director
Catalyst Center, Health &
Disability Working Group**



**Donene Feist, Director
Family Voices of North
Dakota and the ND
Family-to-Family Health
Information Center**



A Note About Benefits Counseling

Catalyst Center Family Resources

<http://hdwg.org/catalyst/resources>

National Center for Family

<http://www.fv-ncfpp.org/>

Professional Partnerships



- Medicaid & CHIP
 - Public health insurance programs
 - Jointly funded by state and federal matching dollars
 - Federal regulations for covering “mandatory” populations
- State-administered
 - Flexibility to adopt own rules & can choose to cover “optional” populations
 - Result = 56 different Medicaid programs



Applying for Medicaid/CHIP

- Anyone can apply
- Eligibility decisions within 45 days
- Eligibility decision can take longer (up to 90 days) if applicant needs a disability determination
- State must send written notice of decision
- Right to appeal
- ***A Guide to the Medicaid Appeals Process***

<http://www.kff.org/medicaid/8287.cfm>

Medicaid & CHIP Eligibility: Key Factors

- Is the applicant in an eligible group?
- AND**
- Is household income within eligibility limits?

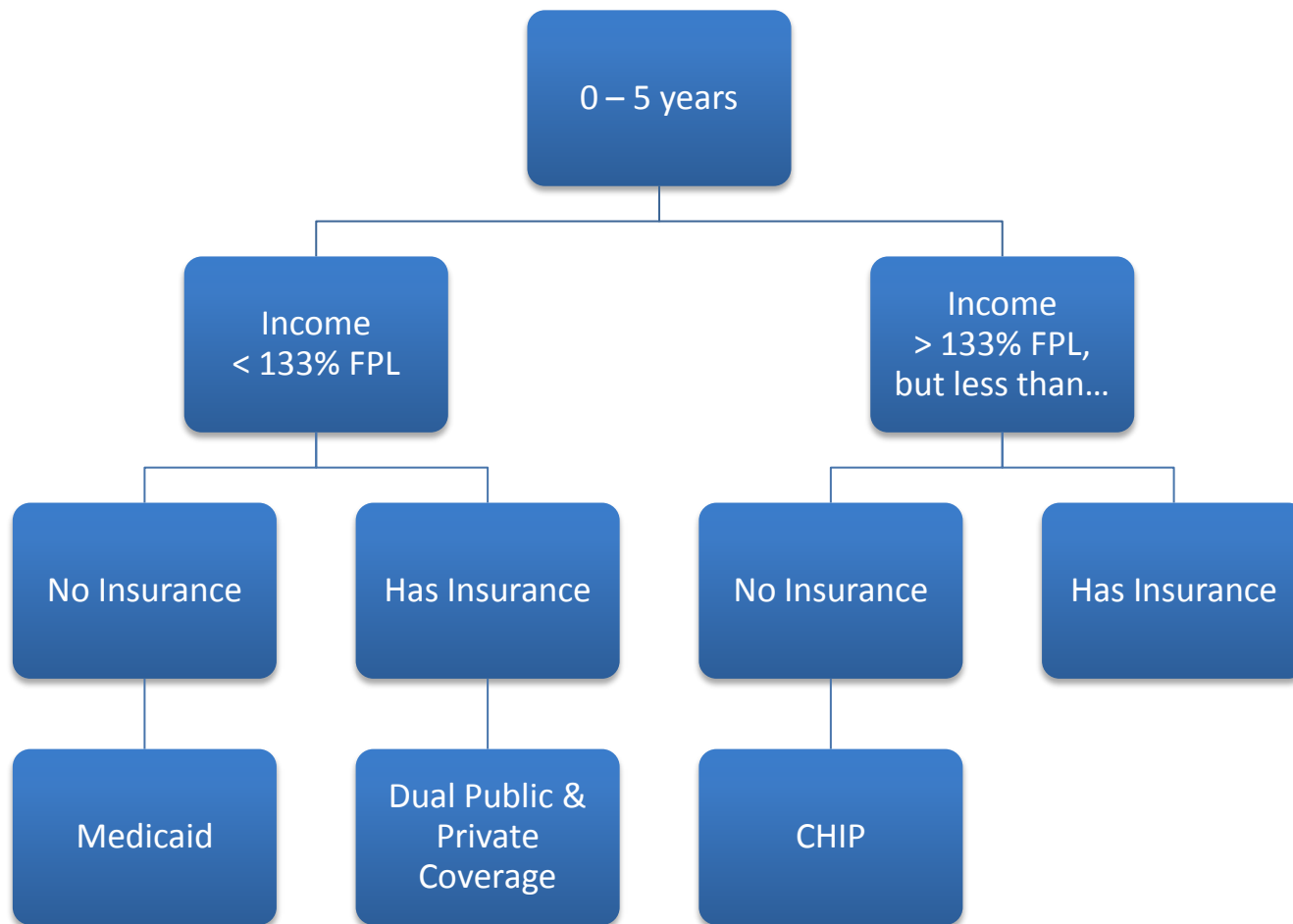
Mandatory Eligibility Groups

- Children
- Parents of children < 18
- Pregnant women
- Individuals with disabilities with SSI
- Individuals > 65

Acronym

SSI - Supplemental Security Income

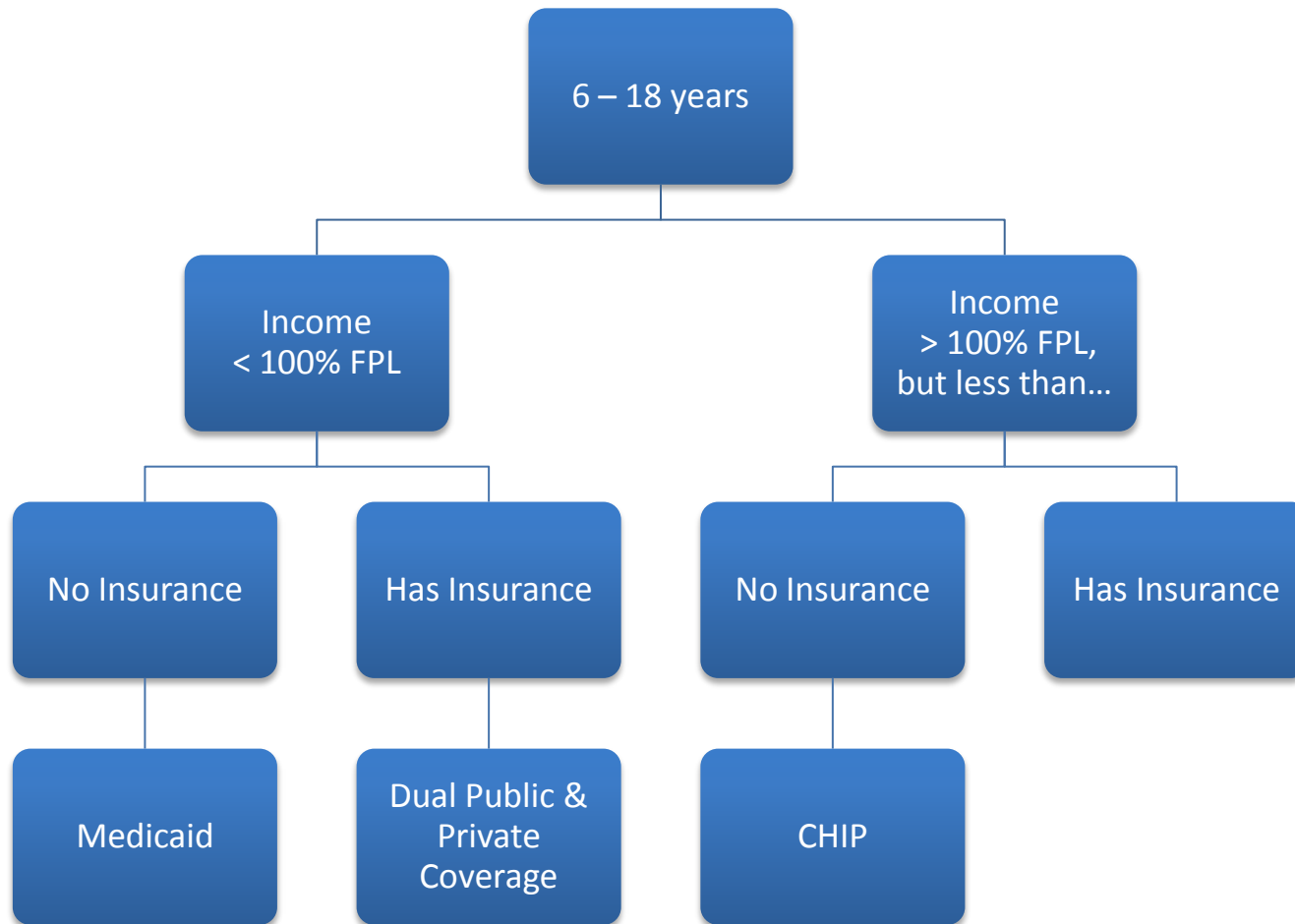
Federal Mandate: Pathways to Eligibility, 0 - 5



Acronym

FPL – Federal Poverty Level

Federal Mandate: Pathways to Eligibility, 6 - 18



Acronym

FPL – Federal Poverty Level

State Medicaid Options: Income Eligibility for Children, by Age Group

State	0 - 1	1 - 5	6 - 18
Alabama	133%	133%	100%
Arizona	140%	133%	100%
Alaska	175%	175%	175%
California	200%	133%	100%
Georgia	185%	133%	100%
Vermont	225%	225%	225%
Minnesota	280%	275%	275%
Wisconsin	300%	185%	150%

Find out in your state

Catalyst Center State-at-a-Glance Chartbook

<http://www.hdwg.org/catalyst/state-data-chartbook>

Children's Coverage: Medicaid/CHIP

State & Upper Income Eligibility Level (%FPL)

North Dakota	160%
Alaska	175%
Idaho	185%
Mississippi	200%
Georgia	235%
Kansas	238%
California	250%
Minnesota	275%
Alabama	300%
District of Columbia	300%
New Jersey	350%
New York	400%

<http://www.statehealthfacts.org/comparereport.jsp?rep=84&cat=4#notes-1> (1/2012)

<http://hdwg.org/catalyst/state-data-chartbook>

Alternative Pathways to Medicaid Coverage

Children with severe disabilities that require an institutional level of care

- Can safely live at home, BUT
- Household income too high for Medicaid
 - TEFRA or “Katie Beckett option”
- Need specialized services not provided by Medicaid in order to live safely at home
 - HCBS Waivers

Acronyms

TEFRA – Tax Equity and Fiscal Responsibility Act of 1982

HCBS – Home and Community Base Services

Alternative Pathways to Medicaid Coverage

- Children with SSI “level” of disability
- Family income too high for SSI, but less than 300% FPL
 - **Family Opportunity Act**, also called the **FOA**

Buy-In

Learn more about SSI disability criteria at

<https://www.socialsecurity.gov/disability/professionals/bluebook/ChildhoodListings.htm>

Learn more about FOA Buy-In programs at

<http://hdwg.org/catalyst/cover-more-kids/medicaid-buy-in>

Acronym

SSI - Supplemental Security Income

Alternative Pathways to Medicaid Coverage

Other Optional Groups

- 19 – 64 year old childless adults
 - Without disabilities
 - Income less than 133% FPL

➤ **1115 Demonstration Waiver**

Learn more about waivers

<http://hdwg.org/catalyst/cover-more-kids>

Learn about waivers in your state

<http://www.medicaid.gov>

Medicaid Eligibility & the ACA

In 2014

- Creates a uniform definition of income
- ALL individuals with income < 138% FPL will be included in mandatory eligibility groups
- Some CYSHCN will move from CHIP to Medicaid

Maintenance of Effort & the ACA

- Requires states to maintain Medicaid & CHIP eligibility for children “as was” from 3/23/10 – 9/30/19.

- ***What’s the Deal with MOE? States want to cut Medicaid spending. Are CYSHCN at risk?***

<http://hdwg.org/sites/default/files/MOE.pdf>

- ***Understanding the Medicaid and CHIP Maintenance of Eligibility Requirements***

<http://www.kff.org/medicaid/8204.cfm>

Acronym

MOE - Maintenance of Effort

Covered Services: Medicaid

Mandatory Services

- Inpatient and outpatient hospital
- Physician services
- Family planning services
- Nursing facilities
- Nurse practitioners
- Laboratory and Xray
- Transportation
- Home health services
- Early Periodic Screening, Diagnosis and Treatment (EPSDT) for children

Optional Services

- Prescription drugs
- Occupational, speech and physical therapies
- Targeted case management
- Rehabilitative services
- Personal care services
- Dental services
- Hospice services
- Inpatient psychiatric services for children under age 21

EPSDT – A Key Medicaid Provision

Early Periodic Screening, Diagnosis and Treatment

- Treatment of identified needs must be provided *even if the service is not included in the state's Medicaid plan*
- Thus, any medically necessary service for children is actually mandatory

CHIP Program Structure and Benefits

- Administered as an extension of Medicaid
 - Exactly the same benefits
- Administered as a separate program
 - Benefits can be different (more like private insurance)
 - No EPSDT
- Administered both ways
- Find out the Medicaid/CHIP program structure in your state

<http://www.statehealthfacts.org/comparetable.jsp?cat=4&ind=238>

Coverage for Care Coordination

- Managed care organizations (MCOs)
- Primary care case management
- Targeted case management
- EPSDT
- Home and Community-Based Services (HCBS) waivers

Home and Community-Based Waivers

- HCBS waivers fund the services children need to avoid institutionalization
- Waive the federal rules for covered services and income eligibility
- Services may include
 - Attendant care
 - Community support services
 - Home-based behavioral services

Waivers, TEFRA, FOA

	Waiver	TEFRA	FOA
Level of care	Institutional	Institutional	SSI disability
Income level	Maybe	None	300% FPL
Benefits	Medicaid + case mgmt, respite, home modifications	Medicaid	Medicaid
Authority	Waiver	State Plan	State plan
Premiums	Optional/none	None	Generally Yes
Entitlement	No	Yes	Yes

Acronyms: TEFRA – Tax Equity and Fiscal Responsibility Act of 1982; FOA – Family Opportunity Act

F2F Assistance

Donene Feist, Director

Family-to-Family Health Information
and Education Center

and

Family Voices of North Dakota

F2F Assistance

1. Identify ongoing needs of families
2. Connect families to community resources
3. Assist families with application process
4. Follow up with families and providers regarding assistance and updates

F2F Assistance

1. Ongoing efforts to identify family needs
2. Opportunities to better understand systems navigation
3. Other community resources, identify benefits private and public that may assist family

F2F Assistance

1. Leadership Opportunities
2. Parent Navigator Teams
3. Publications and information
4. Social networking



Discussion and Q & A....



Moderator

Lynda Honberg, MHSA,
MCHB HRSA Project
Officer

To make a comment or ask a question: **Use the chat box or press *6 to unmute your phone line** (Press *6 again to re-mute it)



Join us for next month's webinar:

Medicaid & CHIP: Funding, Service Delivery Models, and QI Measurement

Date: Wednesday, July 18, 2012

Time: 12 noon – 1 pm EDT

Register & listen to the recordings of past webinars at:

<http://hdwg.org/catalyst/medicaid-tutorial-webinar>

Have the last word...

Please fill out a webinar participant survey at:

<http://surveymonkey.com/s/tutorial3>

Thank you for joining us!

For more information,
please contact us at:

The Catalyst Center
Health and Disability Working Group
Boston University School of Public Health
617-638-1936

www.catalystctr.org