

The Family Opportunity Act's Medicaid Buy-in Option: What We've Learned

The Catalyst Center Team



Health and Disability Working Group
Boston University School of Public Health

The Family Opportunity Act's Medicaid Buy-in Option

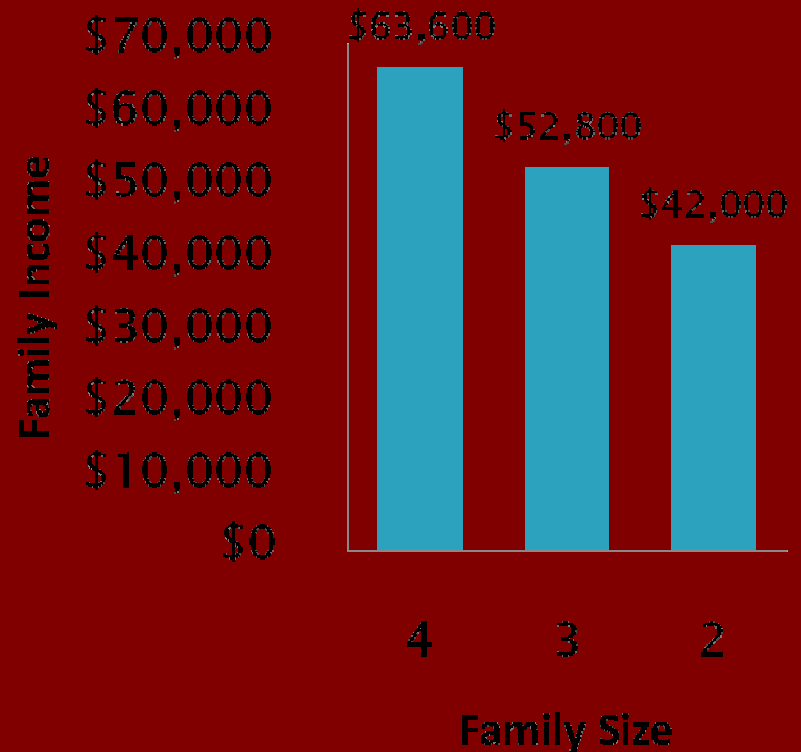
Part of the 2005 Deficit Reduction Act

Families can 'buy into' Medicaid coverage
for a child:

- With a 'severe' disability – SSI level
- Full Medicaid coverage if uninsured
- Partial or wrap around coverage if privately insured

FOA Provisions

- Family income must be below 300% of FPL (AGI)
- Premiums may be charged
- States may provide premium assistance to maintain private coverage.



2009 HHS Federal Poverty Guidelines

300% of the FPL

Making the case for FOA:
Questions that come up.....

*If we expand SCHIP eligibility to
300% of the FPL, do we still need
FOA?*

FOA compared to SCHIP expansion

| | SCHIP | FOA |
|-------------------|-----------------------------|----------------|
| Level of care | None | SSI disability |
| Income level | That depends.... | 300% FPL |
| Benefits | More limited than Medicaid? | Medicaid |
| Private insurance | No | Yes |
| Premiums | Yes | Yes |

Why not just expand our waiver slots?

How is this different from Katie Beckett/TEFRA?

FOA compared to waivers/TEFRA

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

Won't universal health care reform fix the problem?

- History of children's issues & disability issues not being first considerations (birth of Family Voices!)
- Depth vs. breadth
- Massachusetts experience

And insurance coverage isn't
the whole story.....



Breaking the Link
between Special Health
Care Needs and Financial
Hardship

CATALYST
CENTER



IMPROVING FINANCING OF CARE
for Children & Youth
WITH SPECIAL HEALTH CARE NEEDS

Current Status of State Legislation

- ▶ Program Implemented: North Dakota, Louisiana
- ▶ Legislation Passed: Iowa, Illinois
- ▶ Recent Interest/Activity: Arizona, California, Connecticut, Indiana, Maine, Nevada, New York, North Carolina, Ohio, Oregon, South Dakota, Texas*

*These are the states we are aware of. There may be work happening in other states or within these states by other stakeholders that we are not aware of.

Is there another way to get an FOIA buy-in program in our state without legislation?

The experience of implementation states – North Dakota example

- Program parameters (% of FPL, age phase-in, etc.)
- Premium schedule
- Outreach
- Enrollment
- Take up and crowd out
- Lessons learned....

The experience of implementation states – Louisiana example

- Program parameters (% of FPL, age phase-in, etc.)
- Premium schedule
- Outreach
- Enrollment
- Take up and crowd out
- Lessons learned....

Catalyst Center resources

- Breaking the Link: Special Health Care Needs and Financial Hardship - publication
- Payer of Last Resort – policy brief
- **Medicaid as a Second Language - glossary**
- Medicaid Buy-In brief
- **Frequently Asked Questions about FOA**
- Sample legislation
- Cost and impact estimates:
 - The number of children potentially impacted per state
 - The cost of implementing the program per state

Catalyst Center estimates

- Developed in response to a family leader request (2006)
- Dissemination (2006 to present)
 - Conducted regional conference calls with Family Voices network
 - Topical meeting and conference call
 - Presentations at national meetings
 - Release calls with various stakeholder groups in individual states (19 to date)

Estimates, continued

- Modified in 2008: new number data from updated National Survey of CSHCN (2005) and new cost data from MSIS
- Contact the Catalyst Center for YOUR state's estimate!

Who we are: the Catalyst Center

- **Funded by** the Maternal and Child Health Bureau
- **A project of** the Health and Disability Working Group at the Boston University School of Public Health
- **The National Center dedicated to the MCHB outcome measure:** “...all children and youth with special health care needs have access to adequate health insurance coverage and financing”.

What we do

- Create resources (publications, topical conference calls, annual meetings)
- Answer TA questions about health care financing policy for CSHCN
- Guide stakeholders to data sources outside our own work
- Connect those interested in working together to address complex financing issues

For more information

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