

Pathways to Medicaid Coverage for Children with Special Health Care Needs

Congressional Briefing
March 23, 2017

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The fine print...

- The Catalyst Center, the National Center for Health Insurance and Financing for Children and Youth with Special Health Care Needs, is supported by the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS) under grant number U41MC13618, \$473,000.
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The Catalyst Center: an overview

- **The National Center** on health insurance coverage and financing policy for children and youth with special health care needs
- **We provide** technical assistance, conduct research and policy analysis, create resources, and promote partnerships to improve financing of health care and promote access to care and health equity



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Who are children with special health care needs (CSHCN)?

...“those who have or are at increased risk for a chronic physical, developmental, behavioral, or emotional condition and who also require health and related services of a type or amount beyond that required by children generally.”

(Source: McPherson et al, 1998)



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How many children have special health care needs?

- Number: 11.2 million children
- Percentage: 15.1% of US population under age 18

(Source: NS-CSHCN 2009/10)



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Types of health insurance coverage - CSHCN

Medicaid and other public coverage	35.9%
Private insurance with supplemental Medicaid	8.2%
Private insurance only	54.2%
Uninsured	8.2%

60% of children with disabilities are covered by Medicaid
(Source: NS-CSHCN 2009/10; KFF, Jan. 2017)



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Demographic profile - CSHCN

Family Income	
0-99% FPL	22%
100-199% FPL	22%
200-399% FPL	29%
> 400% FPL	27%

(Source: NS-CSHCN 2009/10)



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Demographic profile - CSHCN

Race	
White	59%
Black	16%
Hispanic/Latino	17%
Other	8%

(Source: NS-CSHCN 2009/10)



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Demographic profile - CSHCN

Age	
0-5	21%
6-11	39%
12-17	41%

(Source: NS-CSHCN 2009/10)



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Why is Medicaid important to CSHCN?

- Adequacy
 - EPSDT – the child health benefit package in Medicaid
- Affordability
 - Cost-sharing limits
- Access
 - Substantially better than uninsured
 - Comparable on many measures to ESI



Pathways to Medicaid for CSHCN

- Door #1:
eligibility
based on
income, not
health status



Pathways to Medicaid for CSHCN

- Door #2: eligibility based on income and functional level of disability
- Low income family
 - Supplemental Security Income (SSI)
 - Number of children on SSI: approx. 1.3 million
(Source: SSI Annual Statistical Report, 2015)
- Middle income family but high health-related expenses
 - Medicaid buy-in programs for disabled children
 - Approx. number of enrolled children – 60,000
(Source: Catalyst Center communication with state Medicaid programs, 2016)



Pathways to Medicaid for CSHCN

- Door #3 – eligibility based on severe disability (institutional level of care)
 - TEFRA/Katie Beckett state plan option
 - 1915(c) Home- and Community-Based Service (HCBS) waivers



Pathways to Medicaid for CSHCN

- Door #4 – Foster care
 - All children in foster care are enrolled in Medicaid
 - 35-60% have diagnosed health problems
 - All others can be considered CSHCN according to “at risk” in MCHB definition



Comparison chart

	Income	SSI	Buy-in	TEFRA/ KB	HCBS waivers	Foster care
Income limit	Yes	Yes	Yes	No	No	No
Functional level of disability	No	Yes	Yes	No	No	No
Institutional level of care	No	No	No	Yes	Yes	No



Summary

- Medicaid is a critically important source of adequate and affordable health care coverage for over 44% of CSHCN, who by definition require more health care services than children typically do



Catalyst Center Resources

- *Public Health Insurance Programs and Children with Special Health Care Needs: A Tutorial on the Basics of Medicaid and CHIP*
- *What is Medicaid? Fact Sheet*
- *What is CHIP? Fact Sheet*
- *Financing the Special Health Care Needs of Children in Foster Care: A Primer*

<http://cahpp.org/project/the-catalyst-center/>



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Citations

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Questions and Discussion



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