

# ***Did You Know? Now You Know!***

**An Introduction to Health Care and Long-Term  
Supports for Children and Youth with Disabilities  
and/or Special Health Care Needs**

**Each family has a voice  
Together, our voices will be heard**

**Family**  **Voices**  
of Wisconsin<sub>1</sub>





Connect with Us!

[familyvoiceswi.org](http://familyvoiceswi.org)



**Family Voices helps families navigate health care and community supports and services by providing training, in-person and online, information and education.**

**As a family-run organization, we support families in their own leadership and advocacy journey, and we promote family-centered care and family/professional partnerships.**

**Visit our website to view our fact sheets, newsletters and online trainings.**





# Five Regional Centers



# ***Did You Know? Now You Know!***

1. Systems of support for children with disabilities
2. Private health insurance
3. Medicaid
4. Long-term supports and Medicaid waiver programs
5. Prior authorization and the coordination of services
6. More than health care



# Systems of Support



# Systems of Support

## What?

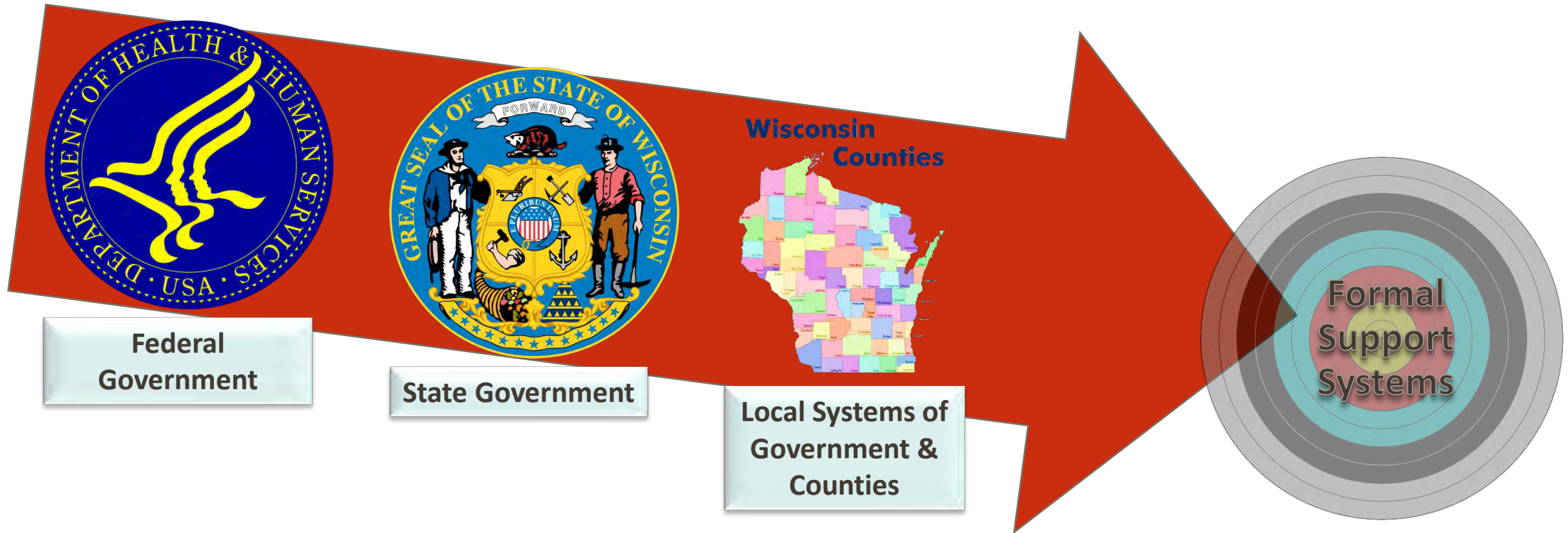
- Funding and regulation structures

## Why?

- Understand why programs have eligibility requirements that sometimes seem unfair



# How Are Formal Supports Organized?



# EXAMPLE: Children's Long-Term Support Waiver

## Federal Rules and Funding

- Centers for Medicare and Medicaid Services (CMS)

## State Accountability and Funding

- WI Department of Health Services (DHS)

## County Implements Program to Families

- County Waiver Agency





**EXAMPLE:**  
Children &  
Youth with  
Special Health  
Care Needs  
Resource  
Centers

## **Federal Rules and Funding**

- Health Resources and Services Administration (HRSA)
- Maternal and Child Health Title V Block Grants

## **State Accountability**

- WI Department of Health Services (DHS)

## **Regional Funding**

- Five Regional Centers



# EXAMPLE:

## Children's Community Options Program

### No Federal Involvement

#### State **Funding**

- WI Department of Health Services (DHS)

#### County **Funding** and Administration

- County Waiver Agencies

No Need for Citizenship—That's a Federal Requirement



# Private Health Insurance



# Private Health Insurance

## What?

- Choosing a health insurance plan
- When to purchase health care
- What is in a benefits plan

## Why?

- It is important to get the most out of the insurance plan that you are paying for



# Choosing a Health Insurance Plan

Know your family's needs before  
you begin your search





# When Do I Buy an Insurance Plan?

Open Enrollment: An annual window during which individuals and employees may add or drop their health insurance or make changes to their coverage.

- Open enrollment period for the Marketplace is November 1 – December 15\*
- Employers have variable Open Enrollment times
- Outside open enrollment you need a qualifying life event to buy health insurance
  - Have a baby
  - Get married
  - Lose a job

\* These dates may change annually. Be sure to check with your insurance carrier.

# Healthcare Navigators

Call: 211

or

Go to:

[coveringwi.org/enroll](https://coveringwi.org/enroll)





# What's the Benefits Plan?

- It defines what is, and what is not covered
  - Insurance will **ONLY** cover what's written in the Benefits Plan
- It's a legally binding contract between you and your insurance company



# What is in Your Benefits Plan?

What's covered and not covered, or excluded

Who makes medical decisions if you choose to go out of network\*

Whether the policy can be automatically renewed or cancelled

Contact information if you have a question about the policy

Amount of your deductibles, co-pays and co-insurance

The appeal process if a claim is denied

Which providers are in network\*

Limits on services and therapies

\* Network: A group of providers that your insurance company works with most often. If your insurance plan includes a network, you may have to pay more to see a provider who isn't in your plan's network.

# Medicaid





# Medicaid

## What?

- What is Medicaid
- Three common sources of Medicaid
- What Medicaid can pay for
- Medicaid and your private insurance

## Why?

- Being on Medicaid can open other doors
- Getting the most from the Medicaid Program



# What's Medicaid?



- Goal: To provide **basic** health care services
- It's called: Katie Beckett, Title 19, BadgerCare Plus, Medical Assistance and MA
- A federal program
- Managed and partially funded by individual states
  - Different in every state

Wisconsin's Medicaid is handled by the  
Department of Health Services (DHS)



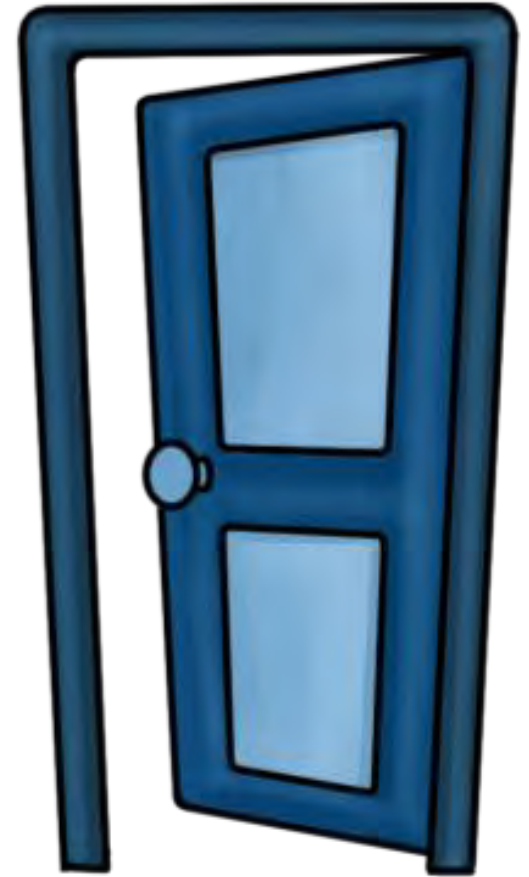
# Is My Child Eligible for Medicaid?

There are 3 ways to define eligibility for Medicaid\*

- 1. Disability:** (Katie Beckett)  
Considers only child's income
- 2. Income:** (BadgerCare Plus)  
Considers family income  
Do not need a disability
- 3. Disability and Income:** (SSI)  
Supplemental Security Income  
Considers both disability and income

\*Proof of citizenship is required for all programs

There are “Different Doors”  
to Medicaid



- Your child must have a “marked and severe” limitation in functioning for at least 1 year
- Your child’s disability must require an “institutional” level of care
  - This will be assessed every year using the CLTS Functional Screen tool
- Your child is under the age of 19
- Only child's income is considered; not family income and assets
- Children may also be covered under private insurance



**Is My Child a Good Fit for the  
Katie Beckett Program?**

# Is My Child a Good Fit for BadgerCare Plus?

## BadgerCare Plus:

A health care coverage program for low-income Wisconsin residents.

Family income limit based on 306% of the Federal Poverty Level for child eligibility

- Limit will vary annually

To apply, go to [ACCESS.wi.gov](https://ACCESS.wi.gov)

When can I enroll my child?

- Any time—BadgerCare Plus does not have an open enrollment period





## Supplemental Security Income (SSI):

A program offered  
through the Social  
Security

Administration that  
provides monthly  
cash benefits and  
Wisconsin Medicaid  
to those who qualify.

## Disability Standard

- Your child must have a “marked and severe” limitation in functioning
  - This limitation, or condition, must last for at least 1 year

**AND**

## Income Standard

- For children *under* 18-years old, family income is considered
- For youth *over* 18-years old, individual’s own income is considered



# Mandatory Services in Wisconsin's State Medicaid Plan

(Red indicates mandatory federal services):

- Case management services
- Chiropractic services
- Dental services
- Family planning services
- EPSDT (Health Check), including autism treatment services
- Home and Community-Based Services Waivers (including CLTS)
- Home health services or nursing
- Hospice care
- Inpatient hospital services
- Inpatient hospital, nursing home
- Intermediate care facility services
- Laboratory and X-ray services
- Drugs listed in Wisconsin's Medicaid drug index
- Medical supplies and equipment
- Mental health and psychosocial rehabilitative services
- Nurse midwife services
- Nursing services
- Optometric
- Outpatient hospital services
- Personal care services
- Physical and occupational therapy
- Physician services
- Podiatry services
- Prenatal care coordination
- Respiratory care services
- Rural health clinic services
- Skilled nursing home services
- Speech, hearing and language disorder
- Substance abuse services
- Transportation to obtain medical care

# MEDICAID: Covered Mental Health Services

## Medicaid covers a variety of supports, services and medications for children with mental health or behavioral health challenges:

- Visits with private or community-based mental health providers
- County-administered, mental health programs
  - For children with more complex mental health, behavioral or substance abuse needs
    - Coordinated Services Teams (CST): “Wraparound” program-intensive, holistic care planning
    - Comprehensive Community Services (CCS): Community-based supports and services
  - Family is an important team member as treatment and service plans are made



# Do You Know What the Medicaid Card Pays for?



- Diapers for children age 4 and over
- Medical transportation
- Over-the-counter medications\*
- Services needed due to “medical necessity” including:
  - Mental Health Services
  - Personal Care Services
  - Behavioral Therapy

\*“Health Check Other Services” *may* need to be used to access services.

# Respite Care vs Personal Care: *What's the Difference?*

## Respite Care Services

- Short-term relief or “time off” from caregiving responsibilities for parents and families
- Can be provided at home or in the community
- Paid for by state and county programs including CCOP and CLTS Waivers

## Personal Care Services

- Assists a child with daily-living activities like feeding, toileting, bathing and dressing
- **MUST** be provided in the home
- Paid for as a Medicaid Card benefit



**MEDICAID:**  
What if Your  
Child has Both  
Medicaid &  
Private  
Insurance?

## Medicaid is the Payer of Last Resort!

- All other insurance plans pay claims first
- Medicaid will only pay claims that private insurance has formally denied
  - All services **must** be billed to private insurance first, or Medicaid will **not** pay
- Medicaid can cover private insurance co-pays
- Medicaid can cover additional therapies and services for your child above those covered by your private health plan



# Children's Long-Term Supports & Medicaid Waivers



# Children's Long-Term Support Medicaid Waivers

## What?

- Eligibility
- CLTS Functional Screen
- What do they provide
- What are outcomes/goals

## Why?

- Knowing how to apply can streamline the process
- If eligible, these programs can reduce stress on families



# Long-Term Support Programs

## Programs for Children

- Children's Community Options Program (CCOP)
- Children's Long-Term Support Waivers (CLTS)

## Programs for Adults

- Family Care
- Include, Respect, I Self-Direct (IRIS)
- Partners



WISCONSIN DEPARTMENT  
of HEALTH SERVICES

# What's The Children's Community Options Program?

- State funded
- Administered by counties
  - Benefits:
    - Flexible, can pay for the supports that aren't paid for by Medicaid
    - Useful for a one-time need
    - Families who aren't eligible for Medicaid may use the program
    - Can be used as a match for the CLTS Waiver program

Children's Community Options Program (CCOP): Assists a family's capacity, resilience and ability to support a child with disabilities.

# What Is the CLTS Waiver Program?

Long-Term Supports:  
Programs and services  
that help an individual  
live in the community.

## Some Examples:

- Adaptive aids
- Home modifications
- Parent training and education
- Peer supports
- Respite
- Specialized equipment
- Vehicle modifications





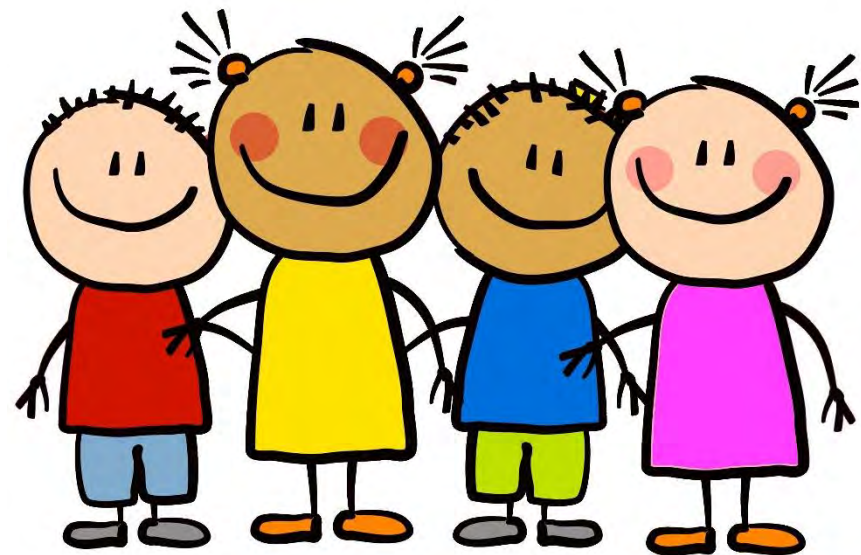
- Extra staffing and supervision
- Special toys and art supplies
- Communication devices
- Safety equipment
- Other materials to support a child's goals & exceptional needs

# CLTS Supports Your Child in Daycare and Childcare





# Is My Child Eligible for Long-Term Supports?



- CLTS Waivers require the child to be living with his/her family
- Like the Katie Beckett Program, the child must meet the **institutional\*** level of care in **one** of three areas:
  - Physical disabilities
  - Developmental disabilities
  - Severe emotional disabilities
- A parental cost share is placed on a sliding fee scale
  - Ensures that cost is based on family income

\*The institutional level of care is the same standard used to access Medicaid through the Katie Beckett program. This is decided using the "CLTS Functional Screen."



# Contact Your County's Human Services Department

CLTS:  
How do I  
enroll my  
child?

- [dhs.wisconsin.gov/clts/contact.htm](https://dhs.wisconsin.gov/clts/contact.htm)

-or-

- Contact your Regional Center to get the phone number



# Rosy vs. Realistic: Completing the CLTS Functional Screen

*Rosy*

vs.

**Realistic**

Ben can dress himself independently.

vs.

Ben can dress himself independently about one day a week, if I have the right clothes out for him.

Mikayla can communicate her needs to me.

vs.

Most of the time, people who aren't familiar with Mikayla do not know what she wants or can't understand her words or signs.

Decisions about CLTS eligibility are made using the "Functional Screen"

# REALITY CHECK: CLTS Functional Screen

Remember  
*Rosy* vs.  
**Realistic!!**

CLTS Functional Screen: A tool that determines a child's functional eligibility for programs.

- You have the right to **appeal the decision** if your child does not meet the eligibility standards
- Your child may repeat the functional screen in the future
  - Changes in needs or abilities as your child gets older
- You have the right to ask for the functional screen to be done for your child
  - Even if the screener doesn't think that your child will qualify

# What Outcomes or Goals Do I Want for My Child?



Think about what you want your child to achieve, accomplish or learn in the next six months, a year or longer

- What are your fondest dreams for your child?
- What do you find most challenging about your child's condition?

# Individual Service Plan

**We were just told  
that our child is  
eligible for CLTS!**  
...Now what?

# Prior Authorization & Coordination of Services





# Prior Authorization & Coordination of Services

## What?

- Who approves prior authorizations
- What is medical necessity
- Duplication of service
- How to appeal a decision

## Why?

- Denial of services is upsetting



# Who Approves Your Prior Authorization?

- Medicaid has dedicated staff at the Department of Health Services to review PA's
- Private insurance companies have their own reviewers for PA's
  - Staff specialize in different area of disability
  - Decisions on PAs are individualized
  - Staff may request extra information to help decide
  - PAs include the time period and amount of services to be approved

Prior Authorization (PA): A written request between either your private insurer or Medicaid, and the health care provider asking to explain why a service is medically necessary before payment can be approved.



# What's Medical Necessity?



**Wisconsin  
has its own  
definition of  
Medical  
Necessity**

# Avoiding Duplication of Services

The PA must show that these two goals are different

Educational Necessity



Medical Necessity

## Medicaid will check

- Medicaid will request a copy of the IEP with the PA
  - Medicaid will **NOT** pay for a service that is already being provided at school
  - A good check because schools also bill Medicaid for services



# Let's Practice! Is this a Duplication of Services?

## Physical Therapy Goal

### Community-Based:

*Lucy will independently transfer herself to the toilet and in and out of the bathtub, bed and car.*

Treatment: Improve muscle and trunk strength

### IEP:

*Lucy will move independently throughout the school building using a walker and attend classes on time.*

Treatment: Gait training with a walker in empty and crowded hallways

# Let's Practice! Is this a Duplication of Services?

## Speech and Language Goal

### Community-Based:

*Eduardo will improve speech intelligibility.*

Treatment: Specific bilabial therapy (two-lip consonants, b, p, m and w)

### IEP:

*Eduardo will be understood by his teachers.*

Treatment: Work on diction and production of specific consonants



# Let's Practice! Is this a Duplication of Services?

## Occupational Therapy Goal

### Community-Based:

*Keesha will strengthen and relearn how to use her right hand following surgery.*

Treatment: Mobility exercise and ongoing caregiver training

### IEP:

*Keesha will independently complete classroom assignments using adapted writing instruments.*

Treatment: Use of a weighted pencil, positioning adaptations and therapeutic techniques to improve coordination

# How Can I Appeal a PA Denial?

Medicaid recipients can request a **Fair Hearing** from the state

A Fair Hearing is **NOT** going to court, and you do **NOT** need an attorney

- Often done as a phone meeting
- You can have someone participate to support you

**1<sup>st</sup>** Write a letter directly to “Wisconsin Department of Administration,  
Division of Hearings and Appeals”

**2<sup>nd</sup>** Complete the request using the form found on the DHS website

**Important Reminder:** Respond **ONLY** to the reason for the denial  
as it’s written in the letter that you received

# The Role of Family: More Than Health Care



# Your Role as a Family Member

## What?

- Dream, Imagine, Create
- Advocacy

## Why?

- It's not all about programs



- Dream with your child
- Imagine different possibilities
- Take opportunities
  - Use “teachable moments”
  - Role play
- Create experiences
  - Extra curricular activities
  - Community activities
  - Leadership activities
- Plan for the future
  - Build skills for independence

# What do You Want to do When You Grow Up?



# Advocacy Leads to a Bright Future

Knowing your child's dreams and goals will help you to be an advocate and a voice for your child:

- In the emergency room
- With your insurance company
- At the school IEP meeting





# Be an Effective Advocate

**Your  
Voice is  
Powerful**

- Speak up and share your opinions
  - You are knowledgeable!
- Don't worry about what you don't know
- Use your experiences in your advocacy
  - It's very powerful
- Choose issues that you feel passionate about



**Speak Up!**



# We Have Online Trainings that Answer Your Questions

[familyvoiceswi.org/learn](https://familyvoiceswi.org/learn)



## Did You Know? Now You Know!

Learn about all the resources and services for children with disabilities and special health care needs from birth through young adulthood. Topics include private health insurance, Medicaid, long-term supports, how to coordinate services and so much more.



## What's After High School?

Learn about the transition to adult life for youth with disabilities and special health care needs. Topics include: envisioning a youth's future in the community, the role of schools, long-term supports and public benefits, transitioning to adult health care, supported decision making options and other legal options, advocacy, employment, housing and living, and the fundamentals of self-determination.



## Coordinating Your Child's Health Care

This training was created to help you partner with your child's care team. It explains the concepts of care coordination, a medical home and integrated health care for every child. You'll learn about tools, like Care Mapping and Shared Plans of Care, to help you keep up with all of the changes in your child's world. This training has family-centered ideas, and includes videos, tools and resources.



## Medicaid Made Easy

Our newest online training is ready for you! It gives you a solid understanding of Medicaid programs for children and how they're funded. Most importantly, it's focused on how these programs work for Wisconsin families.



**Thank You**

**familyvoiceswi.org**

**Facebook: FvofWi**

