

A thick, solid red line that curves from the left side of the slide, arching upwards and then downwards towards the right side.

Medicaid Made Easy:

Understanding Medicaid for
Children with Disabilities

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

familyvoiceswi.org



Connect with Us!

familyvoiceswi.org



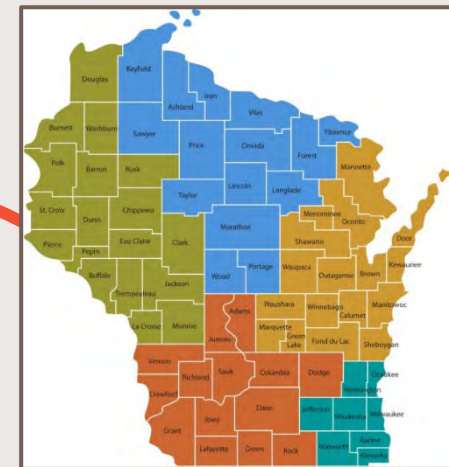
Family Voices helps families navigate health care and community supports and services by providing training, in-person and online, information and education.

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.



Wisconsin
Department of Health Services



Wisconsin Title V Children
and Youth with Special
Health Care Needs Program



Five Regional Centers

**Call your
Regional Center
today**



Northern Region
715-261-1906
866-640-4106
www.northernregionalcenter.org
email: specialneedsinfo@co.marathon.wi.us

Western Region
715-726-7900
800-400-3678
www.co.chippewa.wi.us/cyshcn
email: wrcyshcn@co.chippewa.wi.us

Northeast Region
920-969-5325
877-568-5205
www.northeastregionalcenter.org
email: infonerc@chw.org

Southern Region
608-265-8610
800-532-3321
www.cyshcn.waisman.wisc.edu
email: cyshcn@waisman.wisc.edu

Southeast Region
414-266-6333
800-234-KIDS (5437)
www.southeastregionalcenter.org
email: serc@chw.org



Wisconsin Regional Centers
Children and Youth with
Special Health Care Needs



Wisconsin's Regional Centers help
families get answers, find services, and
connect to community resources.

Contact us!



What is
Medicaid?

How is it Funded?

Is it different than
Medicare?

Overview



What is Medicaid?

Medicaid is
health insurance.

Its goal is to
provide basic
health care
services.



Medicaid?

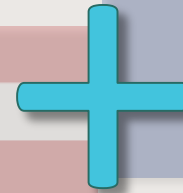
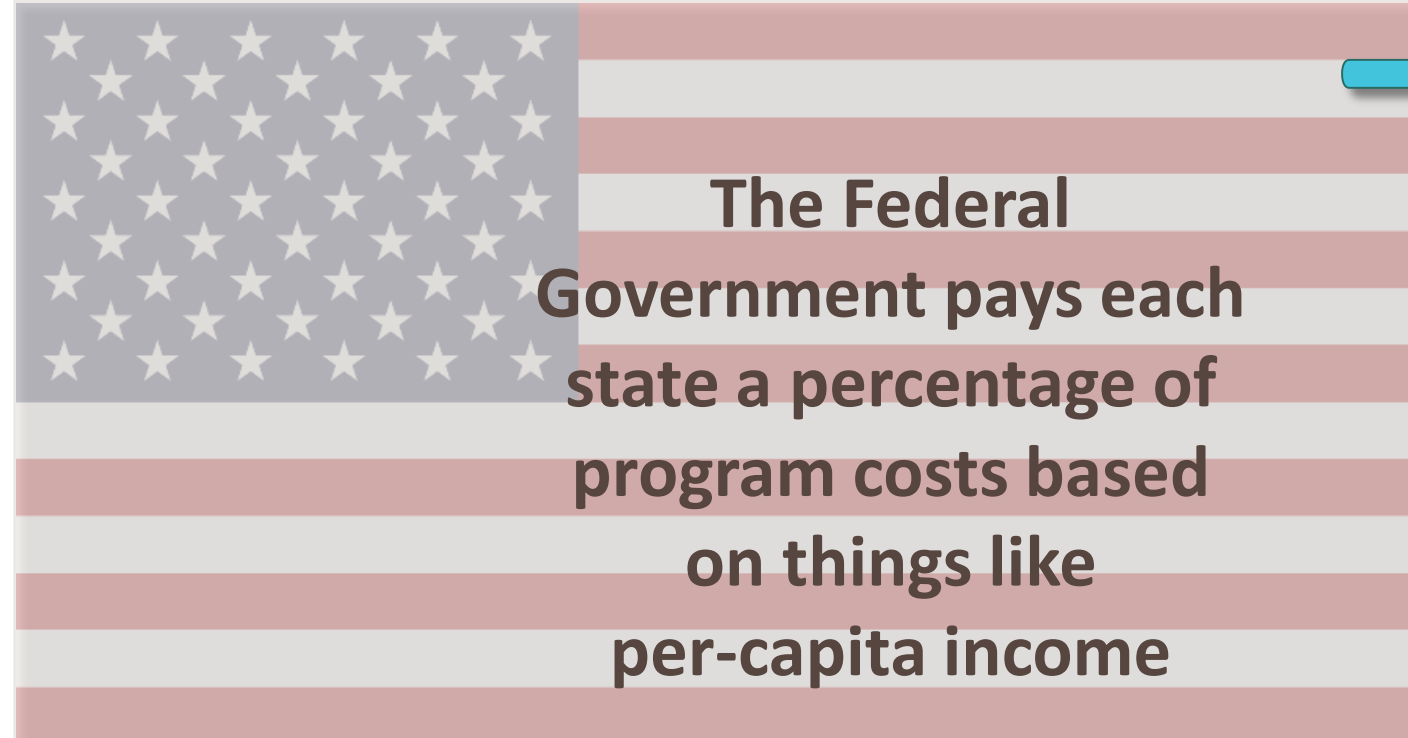
or

Medicare?

Is there a difference?



Who Makes the Rules?



WISCONSIN

Our Wisconsin State Government then adds money and administers its own version of Medicaid

1848

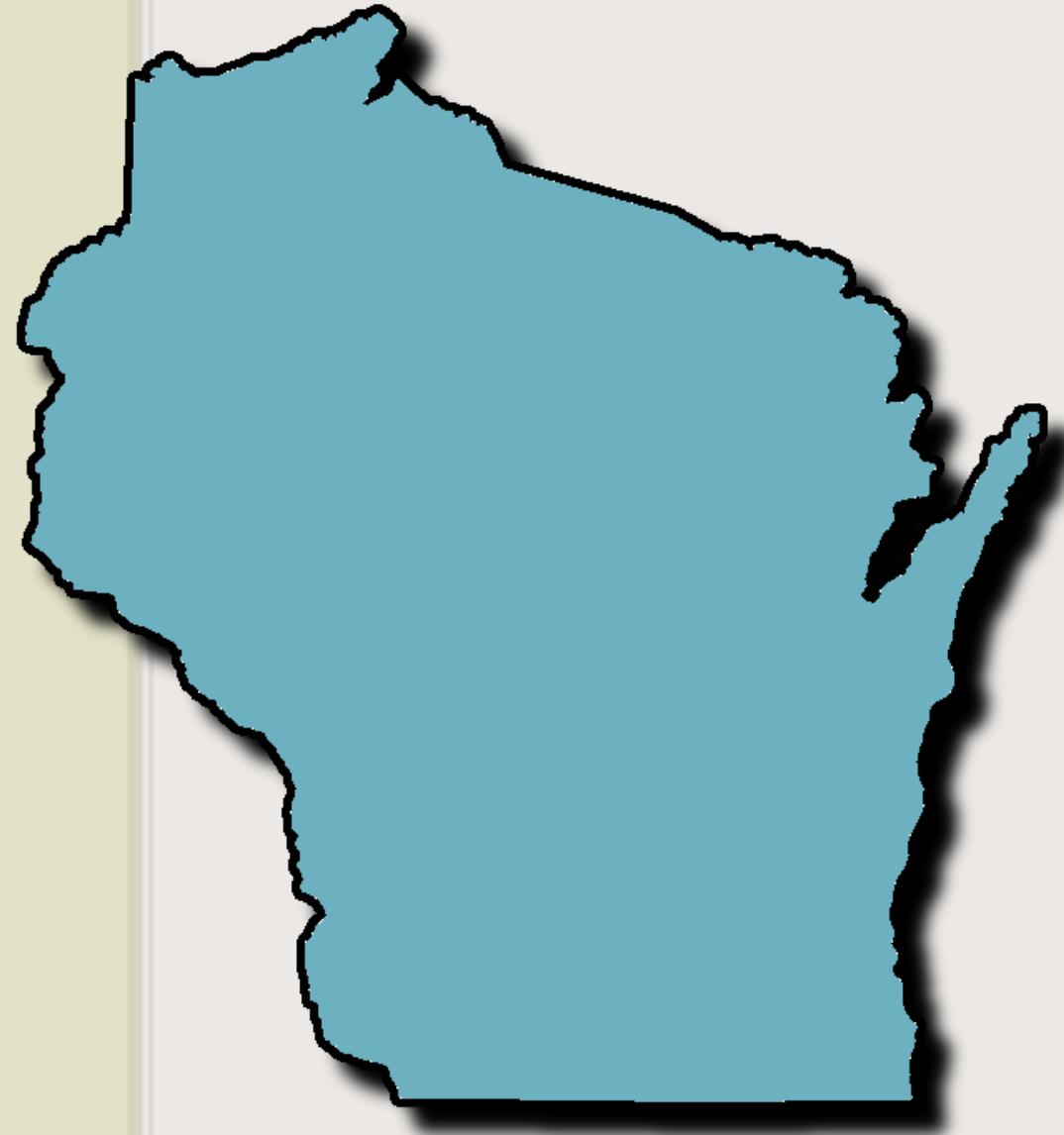
What Does Medicaid Look Like in WI?

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



WISCONSIN DEPARTMENT
of HEALTH SERVICES

Participants may have Medicaid
alone or together
with private health insurance






What if Your Child has Both Medicaid & Private Insurance?

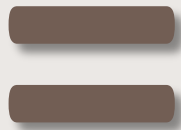
Medicaid is the Payer of Last Resort!

- 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



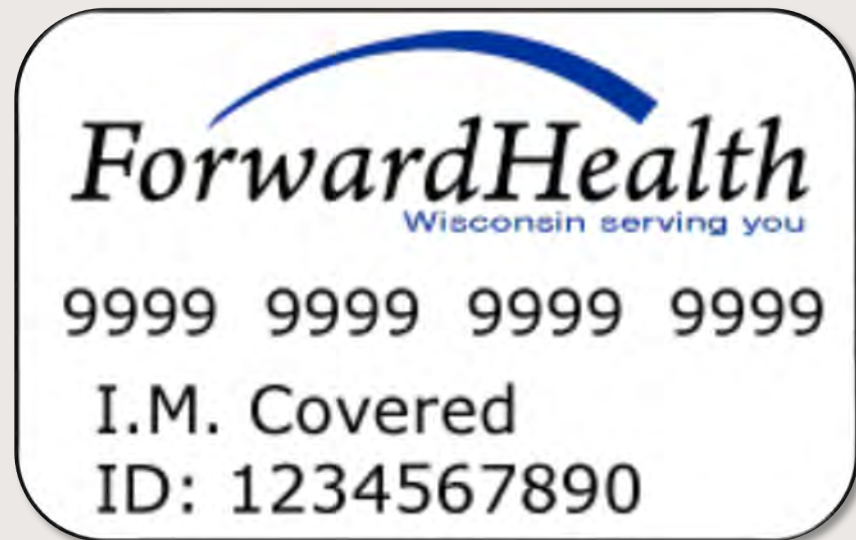
ForwardHealth
Card
Mandatory
Services

What's Covered



All Medicaid Programs Have the Same Benefits

How to Use the *ForwardHealth* Card to Access Services and Therapies





Mandatory Services in Wisconsin's State Medicaid Plan

(*red = 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

What Can the Medicaid Card Pay for?



- Diapers for children over 4-years old
- 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.



EPSDT

=

Early
Periodic
Screening
Diagnosis
&
Treatment

HealthCheck Other Services is a Doorway to Mental Health Services





Mental Health Services Covered by Medicaid

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 complex mental health, behavioral or substance abuse needs
 - Coordinated Services Teams (CST): “Wraparound” program with intensive, holistic care planning
 - Comprehensive Community Services (CCS): Community-based supports and services
 - Family is a necessary team member as treatment and service plans are made

Non-Emergency Medical Transportation

Schedule a ride with Veyo:

866.907.1493

or

wi.ridewithveyo.com





Diapers and Incontinence Supplies

J&B Medical Supply

866.674.5850

or

jandbmedical.com

- Briefs (diapers that open on each side)
- Pull-up or pull-on type diapers
- Disposable under pads
- Liners
- Disposable gloves
- Catheters
- Skin Barrier swabs
- Lubricants
- Other Related Supplies



Personal Care Services

- Bathing
- Dressing
- Feeding
- Laundry
- Light Housekeeping
- Meal Preparation
- Toileting



Long-Term Support Programs

Home and Community-Based Waivers

For children:

- CLTS—Children's Long-Term Support Program

For adults:

- Family Care
- IRIS—Include, Respect, I Self-Direct
- Partnership (not all counties)



The CLTS Waiver gives supports and services that let children and their families thrive in the community



The CLTS Waiver Helps Your Child and Your Family

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



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



Programs
Eligibility
Enrolling My Child

Eligibility & Enrollment



MEDICAID FOR CHILDREN WITH DISABILITIES

1965

CLTS

Title
19

CCS

Badger
Care
Plus

SSI

Katie
Beckett

Medical
Assistance

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





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 or call **800.362.3002**
- When can I enroll my child?
 - Any time—BadgerCare Plus does not have an open enrollment period

Is My Child a Good Fit for SSI?

Supplemental Security Income (SSI): A program offered through the Social Security Administration that provides a 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

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

- 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; **They will also be assessed for participation in the CLTS Waiver program**
- 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 Eligible for Long-Term Supports?

- Your child must be living with your family
- The child must meet the “institutional level of care”^{*} in **one of three** areas of disability:
 1. Physical
 2. Developmental
 3. Severe emotional
- A parental cost share may be assigned using a sliding-fee scale
 - Makes sure that the cost is based on your family’s income

^{*} The institutional level of care is the same rule used to get **Medicaid** through the **Katie Beckett** program. This is decided by using the “CLTS Functional Screen.”



CLTS Functional Screen: A Reality Check

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

- You can **appeal** the decision if the screen finds that your child does not meet the eligibility standards
- Your child can take the functional screen again 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



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.

	Katie Beckett	BadgerCare Plus	SSI
Child's Age	Under 19	Under 19	Under 18
Disability	<ul style="list-style-type: none"> • Meet a level of need (Reviewed by the Disability Determination Bureau) • Meet an Institutional Level of Care 	No disability consideration	<ul style="list-style-type: none"> • Meet a level of need (Reviewed by the Disability Determination Bureau)
Income	<ul style="list-style-type: none"> • Only child's income is considered • No asset test 	<ul style="list-style-type: none"> • Family Income must be lower than 306% of the Federal Poverty Level (\$75,276/year for a family of 4) • If family income is over 200% FPL (\$49,200/year for a family of 4) will result in a premium per child 	<ul style="list-style-type: none"> • Part of the parent's income and resources are considered for eligibility • Certain earned and unearned income is disregarded as part of the calculation of parent's income
Other Factors	<ul style="list-style-type: none"> • Families will work with a Katie Beckett consultant when applying • A recertification is required annually or whenever there is a significant change 	<ul style="list-style-type: none"> • Eligibility criteria look at access to other insurance • Coverage could be retroactive for some children • Eligibility thresholds are different for adults than for children 	<ul style="list-style-type: none"> • Once the child turns 18, they no longer count the family's income and assets • The disability determination criteria change when moving from childhood to adulthood



Applying for Medicaid

- Apply online at the online application portal: Access.wi.gov or call Member Services **800.362.3002**
- For more application information and to find a service center near you, visit the [How to Apply](#) page
 - You can download an application form from this site
 - Find out if you qualify through the [Marketplace](#) or call **800.318.2596**
- To learn more about the program, visit [BadgerCare Plus](#)



Contact Your County's Human Services Department

dhs.wisconsin.gov/clts/contact.htm

or

Contact your Regional Center to get the
phone number

**How to Enroll
in Children's
Long-Term
Supports**



Resources to Learn More about Medicaid

[ABC for Health](#)

Helps clients with coverage questions and advises on multi-payer questions.

[Aging and Disability Resource Center](#)

Unbiased information on all aspects of life related to aging or living with a disability; age 17 ½ and older.

[Family Voices of WI](#)

Family friendly fact sheets on Medicaid and other important supports and services.

[Five Regional Centers](#)

Specialists who can help get answers, find services and connect you to community resources. Their services are free and private.

[Medicaid Handbook](#)

The benefits plan for Medicaid. It gives useful information on covered services.

[Well Badger Resource Center](#)

Assists parents in finding resources for their children with special needs; from birth to age 21.



Managed Care
Fee for Service

How Will My Child Receive Services?

Managed care is a contract between Wisconsin Medicaid and private Health Maintenance Organizations (HMOs) to give comprehensive, or all-inclusive, services.

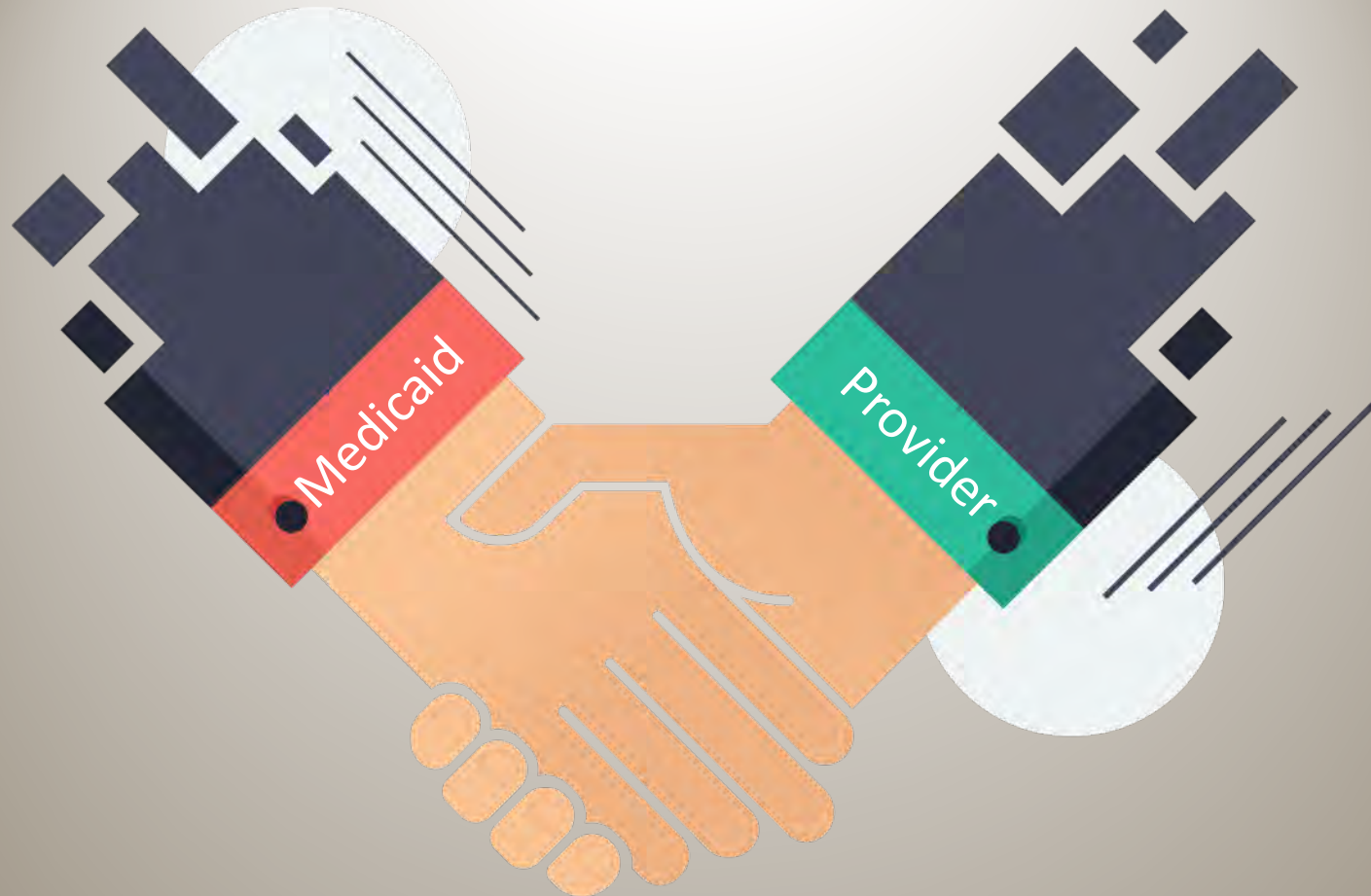
What's a Managed Care Plan?



Your Child Needs to See a Specialist



What is Fee for Service?



Fee for Service is a method that pays doctors and other health care providers for each service performed. There is no defined provider network with Fee for Service.

Questions about Applying?

Contact	What They Do	Phone
Enrollment Specialist	Give you information on the enrollment process	800.291.2002
Income Maintenance Specialist	Determine eligibility and case management for you	800.362.3002
Ombuds	Help you with appeals and grievances	800.760.0001

access.wi.gov



Process
Appeals & Denials

Prior Authorizations



Who Approves a Prior Authorization?

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.

- Medicaid has staff at the Department of Health Services (DHS) who check PA's
- Private insurance have their own reviewers for PA's
 - Staff specialize in different area of disability
 - Each PA is decided independently
 - Staff may ask for extra information to help make a decision
 - PAs include the time period and number of services approved

What's Medical Necessity?





MEDICAL RELEASE FORM (MINORS)

Name _____ Date of Birth _____

Parent/Guardian Name (If applicable) _____

Address _____

Telephone Numbers: Home: _____ Work: _____

Please indicate another person to contact in the event of an accident

Name _____ Phone _____

Insurance Company _____ Policy Number _____

Are you presently on any medication? _____
(If yes, please list medication) _____

Drug Sensitivities _____

Other Allergies _____

Please read the alternative statements below and sign under the one that you choose.
Do Not sign more than one!

1. If my child needs medical attention, it is my wish that I am contacted before any medical procedures are done on my child, unless immediate treatment is necessary to save my child's life or to prevent permanent injury.

Signature of Parent/Guardian _____ Date _____

2. If my child needs medical treatment while participating, it is my wish that the treatment be begun while efforts are being made to contact me. So that treatment is not delayed, I consent to any medical procedures that the physician believes needed, on the understanding that efforts will continue to be made to contact me. I accept responsibility for all cost related to such treatment.

Signature of Parent/Guardian _____ Date _____

Medical Release

Patient's name _____ Date of birth _____

Previous name _____ Social security number _____

I, _____, do hereby give permission for any and all medical attention to be administered to my child _____ in the event of accident, injury, sickness, etc.

under the direction of the person(s) listed below, until such time as I may be contacted. I also assume the responsibility for the payment of any such treatment. This release is effective for the period of one year from the date given below.

ADDRESS: _____

INSURANCE COMPANY: _____

POLICY NUMBER: _____

Each: _____

Coach: _____

Teacher: _____

Representative where my child is playing. _____

Representative where my child is participating in a tournament. _____

Parent/Guardian: _____

For me _____ day of _____, 20____.

Public _____

Medical Release Form

I, _____ (Parent/Guardian's Name) hereby give permission for any and all medical attention to be administered to my child _____ (Child's Name) in the event of accident, injury, sickness, etc.

under the direction of the person(s) listed below, until such time as I may be contacted. I also assume the responsibility for the payment of any such treatment. This release is effective for the period of one year from the date given below.

ADDRESS: _____

INSURANCE COMPANY: _____

POLICY NUMBER: _____

Each: _____

Coach: _____

Teacher: _____

Representative where my child is playing. _____

Representative where my child is participating in a tournament. _____

Parent/Guardian: _____

For me _____ day of _____, 20____.

Public _____

Signing Release Forms Lets Communication Start

Avoiding Duplication of Services

Educational Necessity



Medical Necessity

The PA must show that these two goals are *different*

Medicaid will check

- Medicaid will ask for a copy of the school's IEP with the PA
- Medicaid will **NOT** pay for a service that's already being given 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:

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

Treatment: Improve muscle and trunk strength

IEP:

Judy 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 Card holders can ask for a “*Fair Hearing*” from the state

A Fair Hearing is **NOT** going to court and you do **NOT** need to hire a lawyer

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

1st Write a letter to: Wisconsin Department of Administration, Division of Hearings and Appeals

2nd Use the form on the DHS website to ask for a Fair Hearing

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

Thank You!

familyvoiceswi.org

Facebook: FvofWi

