



Get Started: Navigating Systems of Support



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Family Voices supports families who have children with disabilities and special health care needs. We empower families to navigate health care, community support and services.

As a family-run organization, we guide families on their own leadership and advocacy journeys. We promote family-centered care and family/professional partnerships.

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

Get Started: Navigating Systems of Support

1. Formal Systems of Support
2. Private Health Insurance
3. Medicaid
4. Birth to 3 and Long-term Support Programs
5. The Role of Family

The Unplanned Journey

Your Feelings are Valid

- Acknowledge feelings and emotions
- You are not alone on this journey
 - Connect with other families
 - Ask for help and find the resources you need
- Take care of yourself and family members
 - Self-care
 - Impact on siblings

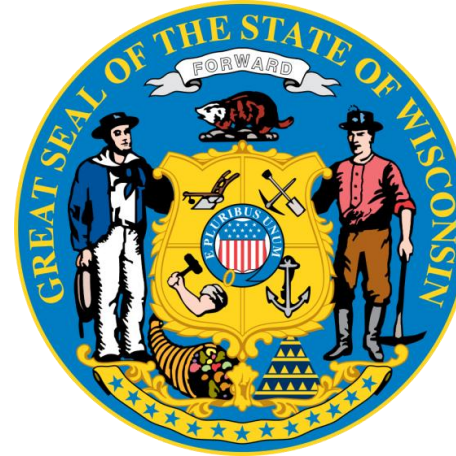
Formal Systems of Support



How Are Formal Supports Organized?



Federal Government



State Government



Local Systems of Government & Counties

How Formal Supports Are Organized

- Understand funding and regulations
 - Your family's services may not look the same as others
- Understand the structure of programs and agencies can help families navigate systems and programs
 - Who to call
 - Where to go for help

Private Health Insurance



Choosing a Private Health Plan

Insurance ONLY Covers What's in the Benefits Plan

- It's a legally binding contract between you and your insurance company
- May include limits on providers
 - in-network vs out of network
 - types of treatment
 - number of visits
 - prescriptions covered (formularies)
- Defines out-of-pocket costs
 - Co-pays
 - Deductible



Choosing a Private Health Plan

Other Things to Think About:

- Some plans offer a disabled dependent provision
 - Child may stay on parent's plan indefinitely (past age 26)
 - Requires proof of disability
- Following state rules or mandates vary depending on type of plan
 - Self-insured plans are exempt
- There are benefits to a child having **both** private insurance and Medicaid, if possible

Medicaid



What's Medicaid?



- Medicaid offers high-quality healthcare and long-term care coverage for over 1-million people in Wisconsin
- Also known as: Katie Beckett, Title 19, BadgerCare Plus, Medical Assistance (MA) - part of **ForwardHealth**
- Federal government makes rules and pays a part of the costs; state makes some rules and *also* pays part of the cost
- **NEW:** Once a child is found eligible, they are covered for 1 year, even if income changes

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

Is My Child Eligible for Medicaid?

There are 3 Doorways to Medicaid

1. **Disability:** (Katie Beckett)

Considers child's income and disability

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

Is My Child a Good Fit for Katie Beckett Medicaid?

Only your child's income is considered



- Not based on family income or assets
- Your child must have a *marked and severe* limitation in functioning for at least 1 year
- Your child's disability must require functional assistance in several important areas
- New assessment every year using a Functional Screen tool
- Your child is under age 19
- Children covered by private insurance may *also* be eligible for Katie Beckett Medicaid

Is My Child a Good Fit for BadgerCare Plus?

BadgerCare Plus: A health care coverage program for low-income Wisconsin residents

- Children qualify based on their *household* income
- Family income limit based on a percentage of the Federal Poverty Limit (FPL) for child eligibility
 - Income limit will vary annually
- Children can enroll anytime
 - BadgerCare Plus does not have an open enrollment period
- To apply, go to ACCESS.wi.gov or call **800.362.3002**



Is My Child a Good Fit for Medicaid through SSI?

Supplemental Security Income (SSI): A program offered through the Social Security Administration providing a monthly cash benefit *and* Wisconsin Medicaid



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

Services in Wisconsin's State Medicaid Plan

(Services in Red Indicate 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 (including incontinence supplies) and equipment**
- **Mental health and psychosocial rehab services**
- Nurse midwife services
- Nursing services
- Optometric
- Outpatient hospital services
- **Personal care services**
- Physical and occupational therapy
- Physician services
- Podiatry services
- Prenatal care coordination
- **Private Duty Nursing Services**
- Respiratory care services
- Rural health clinic services
- Skilled nursing home services
- **Speech, hearing and language disorder services**
- Substance abuse services
- **Transportation to obtain medical care**

Covered Gems



- Diapers & wipes for children ages 4 and over
- Medical transportation / Mileage Reimbursement
- Over-the-counter medications*
- Services needed due to medical necessity including:
 - Mental Health Services
 - Personal Care Services
 - Behavioral Therapy (including ABA)
 - Private Duty Nursing

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

Medicaid: Coverage of Mental Health Services

Mental Health and Behavioral Health Services

- Visits with private or community-based mental health providers
- County-administered, mental health programs
- For children with more complex mental health, behavioral or substance use 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

HealthCheck Other Services (HCOS): An option to cover mental health services not typically covered by Medicaid card, like residential or day treatment programs

My Child has Both Medicaid *and* Private Insurance

There Are Benefits to Having Both

- Medicaid can cover co-pays and deductibles private insurance leaves behind
- Medicaid may cover additional therapy visits private insurance has denied
- Medicaid can pay for supplies and services not typically covered by private health plans

Including:

- Eyeglasses / Optometry
- Dental Care / Orthodontia
- Transportation
- Diapers / Incontinence Supplies
- Personal Care Services

My Child has Both Medicaid *and* Private Insurance

Coordinating Private Insurance and Medicaid

- Be sure every provider and pharmacy have details for **BOTH** types of insurance
- Medicaid is the **Payer of Last Resort***
 - All other insurance plans pay claims first
 - For some services, Medicaid requires a denial from private insurance before covering claims
 - For services typically covered by private insurance, these **MUST** be billed to the private plan first or Medicaid will **NOT** pay
 - Important for providers to have details for BOTH

*Exception: For those covered by Indian Health Services (IHS), Medicaid may pay first, before IHS.

Health Insurance Navigators



Navigators: At no cost, Navigators can help people understand and sign up for publicly available health insurance and other programs that support health

Call: 211

or

Go to: coveringwi.org/enroll

Learn More About Wisconsin Medicaid

Family Voices offers a *Medicaid Made Easy* Learning Session

- Live (in-person and virtual) sessions
- On-demand video in English and Spanish

Plain language fact sheets on Medicaid benefits

- Medicaid coverage for diapers and incontinence supplies
- Non-Emergency medical transportation
- Katie Beckett Medicaid
- Medicaid HealthCheck Other Services

Birth to 3 and Children's Long-Term Support Programs



Early Intervention

Birth to 3 Program

- **Special education program** run at the county level
- Trained and qualified staff support a child's development
- Parents are part of the team (PT, OT, SLP, special ed)
- Service coordinator supports your family to find resources
- Eligibility
 - Staff assess child and need for early-intervention services
 - No diagnosis needed
 - Must be **under age 3** (36 months)
 - If you have developmental concerns, start by talking with your child's medical provider

What Is the Children's Long Term Support Program?

Long-Term Supports:

Programs and services that help an individual live in the community.

- Provide services and funding for support items so children with disabilities thrive
- Funding and support based on goals (outcomes) created as a team
- Federal and state funded through Medicaid
- Administered by County Waiver Agencies



Children's Long-Term Support Program

CLTS Eligibility Requirements

- Be younger than age 22
 - If eligible for adult long-term care programs, the program change will often begin at age 18
- Be eligible for Wisconsin Medicaid
- Live at home, in foster care, or another allowable setting
- Meet a specified level of care in one of three areas:
 - Physical disabilities
 - Developmental disabilities
 - Social/Emotional disabilities

Children's Long-Term Support Program

Family Works with a Support and Service Coordinator (SSC)

- Not a 'case worker' or a 'social worker' still a source of resources
- Hear from SSC monthly, meet twice a year
- *Deciding Together* guides the service planning process
- Employed by the county waiver agency (CWA)
- Some counties subcontract the program to organizations but remain responsible



Tip for Parents

Ask your SSC about other programs that may support your family

Children's Long-Term Support Program: Services at a Glance

- At home
 - Home and vehicle modifications
 - Sensory or safety equipment
- In the community
 - Childcare supplemental costs
 - Mentoring
 - Some transportation
- At play
 - Memberships
 - Swimming lessons
- Supporting the whole family
 - Respite
 - Parent education (conference registration)

Children's Community Options Program (CCOP)

Children's Community Options Program (CCOP)

- State-funded, administered by counties
- Children can be enrolled in both CLTS and CCOP
 - Benefits:
 - Flexible, can pay for supports that aren't paid for by Medicaid
 - Useful for a one-time need
 - Families who aren't eligible for Medicaid or CLTS may use the program

CCOP assists a family's capacity, resilience and ability to support a child with disabilities.

Paying for *Additional* Costs at Daycare

Make Programs More Accessible

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



Completing a Functional Screen

Rosy

vs

Realistic

Ben can dress himself independently

vs

Ben can dress himself independently if I have the right clothes out for him

Mikayla can communicate her needs to me

vs

People who aren't familiar with Mikayla, don't know what she wants or can't understand her words

Learn More about CLTS

Family Voices: *Introduction to the CLTS Program*

- Live (in-person and virtual) sessions
 - FVW Events Calendar: familyvoiceswi.org/events-calendar
- On-demand video in English and Spanish

Fact Sheet Series on CLTS

- Eligibility, enrollment, completing a functional screen, service plans, navigating denials and more

The Role of Family



Welcome
to the Team!

You are Part of a Team Supporting Your Child

- Clinic, hospital, medical, therapy providers
- Birth to 3 Program Staff
- CLTS Support and Service Coordinators
- School IEP teams

Your Voice is
Powerful!

Be an Effective Advocate

- Speak up and share your opinion
 - Find opportunities to gain new leadership and advocacy skills
 - You are knowledgeable
- Don't worry about what you don't know
- Use your experiences in your advocacy
 - It's very powerful
- Remember YOU'RE the expert on your child

The Journey Ahead

Your Child is More than a Disability or Diagnosis

- This journey may look different than expected
- Take time to process
- Keep learning about resources, programs and supports
- Ask for Help
 - Lean on friends and family
 - It's a marathon; not a sprint
 - Take care of *yourself*



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(608) 512.0217 to bring one of our
learning sessions to your community



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