



# Medicaid Made Easy

Understanding Medicaid for Children with Special Health Care Needs



Celebrating 30 Years

Inform • Empower • Connect

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

October 2025

# About Our Learning Sessions

## Information for Our Guests

- We do not record the video or audio from our sessions to respect the privacy of our attendees.
- MUTE yourself so everyone can hear the session.
- Make this a safe space: Please do not repeat any personal information shared by participants.
- These slides and a resource guide will be emailed to you after the session.
- If you have any remaining questions after the session is complete, please contact the five [Children's Resource Centers](#).



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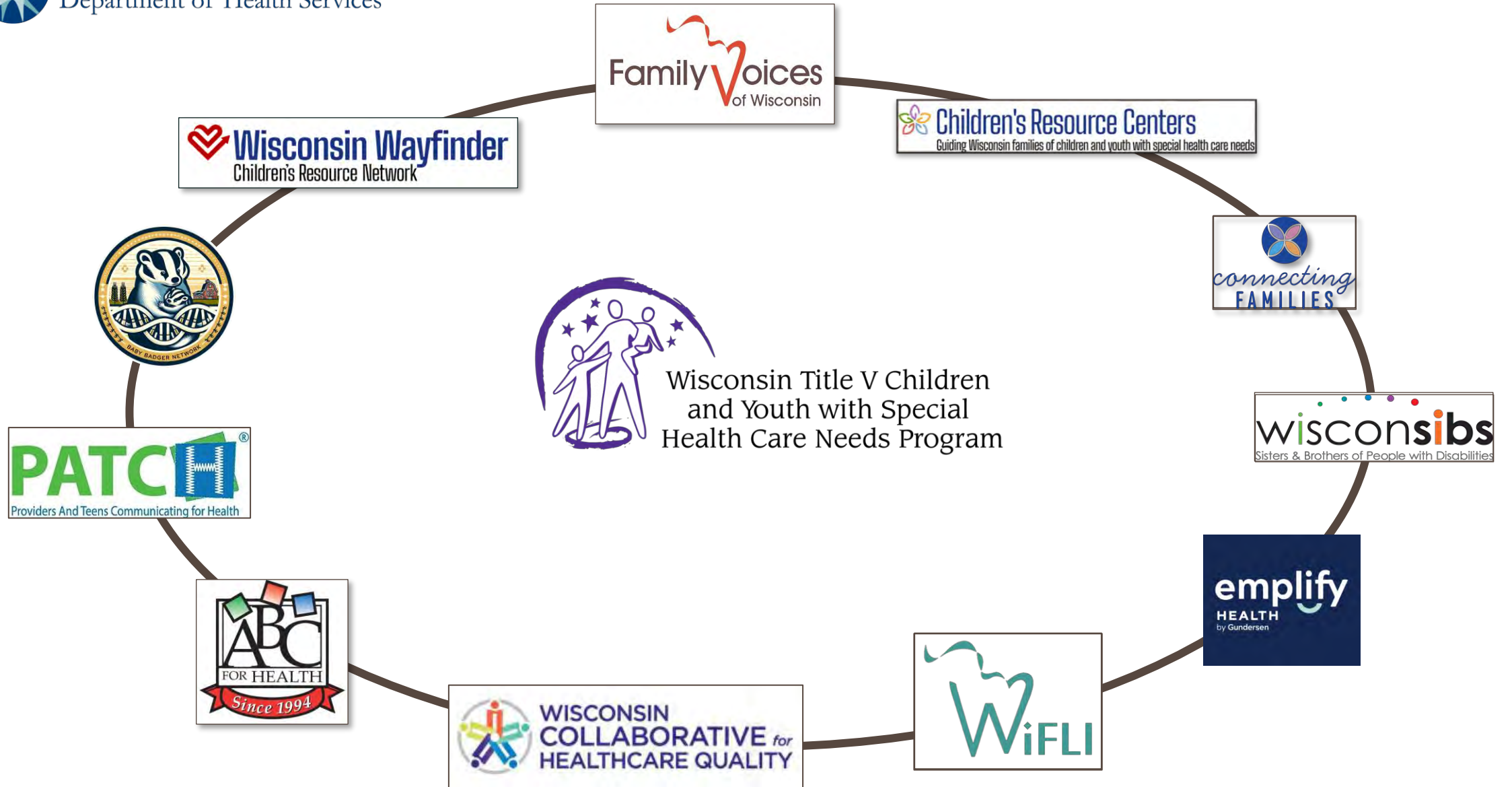


[instagram.com/fvofwi](https://instagram.com/fvofwi)

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





# What We're Going to Cover

- What is Medicaid
- Program Eligibility
- What is Covered
- What Does this Look Like?
- Prior Authorizations

# What is Medicaid?



What is  
Medicaid?

Medicaid offers high-quality health care and long-term care coverage for over **1 million** people in Wisconsin



# Medicaid & Medicare

## Is There a Difference?

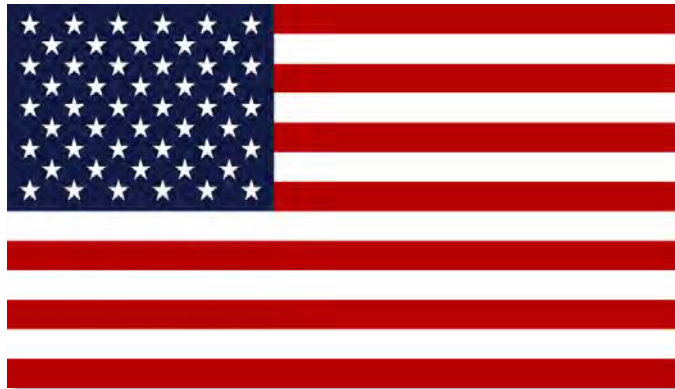
### Medicaid

- Needs-based healthcare program
- People with low income
- Includes: people with disabilities, pregnant women, families, children and the elderly

### Medicare

- Healthcare for people age of 65 and older
- Adults with permanent disabilities (receiving SSDI)
- Limited circumstances when children are eligible

# Medicaid Funding



The Federal Government makes the rules and pays a part of the cost of services



Wisconsin adds its funding to meet the federal Medicaid shared funding requirement

# What if Your Child has Both Medicaid & Private Insurance?

- **There *are* Benefits to Having Both**
  - Medicaid can cover the co-pays and deductibles private insurance leave behind
  - Medicaid may cover additional therapy visits (once limits are reached or denied)
  - Medicaid can pay for supplies and services not typically covered by most private health plans including:
    - Eyeglasses / Optometry
    - Dental Care / Orthodontia
    - Transportation
    - Diapers / Incontinence Supplies
    - Personal Care Services

# What if Your Child has Both Medicaid & Private Insurance

## Coordinating Private Insurance and Medicaid

- Be sure all providers and pharmacies 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

# Different Doorways to Medicaid



# 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



# Is My Child a Good Fit for Katie Beckett Medicaid?

- Only your child's income is considered
  - Not 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
  - This will be assessed every year using the Functional Screen tool
  - Your child is under the age of 19
  - Children also covered by private insurance may 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 household income
- Family income limit based on a percentage of the Federal Poverty Limit (FPL) for child eligibility
  - Limit will vary annually
- Children can enroll anytime
  - BadgerCare Plus does not have an open enrollment period
- To apply, go to [ACCESS.wi.gov](https://ACCESS.wi.gov) or call **800.362.3002**

# 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

# 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

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

# What's Covered?



# 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

# Do You Know What the Medicaid Card Pays for?

- Diapers for children ages 4 and over
- Medical transportation/mileage
- Over-the-counter medications\*
- Services needed due to “medical necessity” including:
  - Mental health services
  - Personal care services
  - Behavioral health therapy



# Medicaid: Covered 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

# Non-Emergency Medical Transportation

Schedule a ride or  
Gas Mileage Reimbursement (GMR)  
**MTM: (866) 907-1493** or [mtm-inc.net](http://mtm-inc.net)

## GMR or Scheduling a ride

- Both must be requested in advance
- Request a specialized vehicle if needed
- Bring your own child safety seat
- Available in-state or out of state\*

\*For out of state transportation or GMR there are added steps



## Diapers and Incontinence Supplies

**Order Incontinence Supplies**  
**J&B Medical Supply: (866) 674-5850**  
or [jandbmedical.com](http://jandbmedical.com)

- Briefs (diapers that open on each side)
- Pull-up or pull-on type diapers
- Wipes
- Disposable underpads
- 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

## For Children:

- Children's Long-Term Support Program (CLTS)

## For Adults:

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

# CLTS Program Supports the Whole Family

The CLTS Program provides supports and services so children and their families thrive in the community

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



# Respite Care or 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 programs including CLTS*

## Personal Care Services

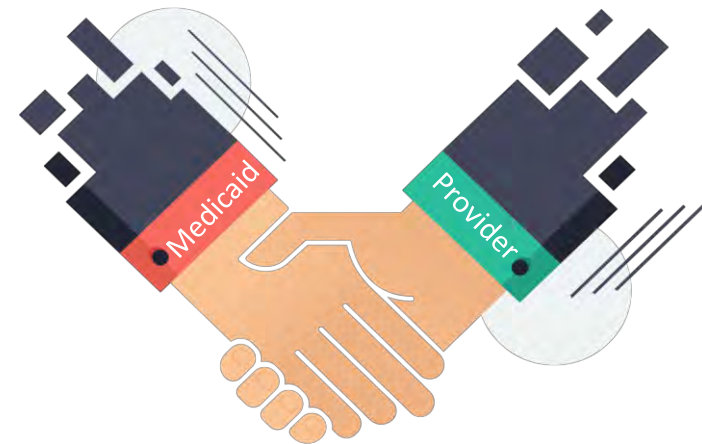
- Assists a child with daily-living activities like feeding, toileting, bathing and dressing
- **MUST** be provided in the home
- *Paid for as a Medicaid Card benefit*

# What Will this Look Like?



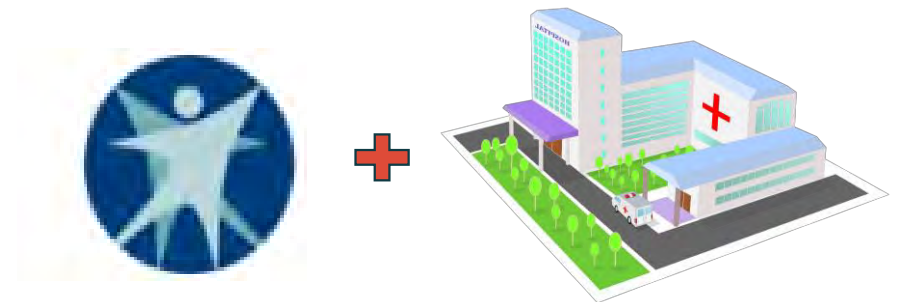
## What is Fee for Service?

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



# What's a Medicaid Managed Care Plan?

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



When Your  
Child Needs  
to See a  
Specialist



# HealthCheck Other Services

HealthCheck 'Other Services' is for children under 21 who need a service not typically covered by Medicaid

- Must be:
  - Able to be covered according to federal Medicaid law
  - Found to be **medically necessary** by ForwardHealth
- Services that may be covered
  - Dental care
  - Home health services
  - Medical equipment and supplies
  - Mental health services
  - Over the counter medications
  - Physician services
  - Some therapies
- Your child's doctor writes a prescription for the service or product

# Prior Authorizations



# Avoiding Duplication of Services

## Educational Necessity Medical Necessity

The Prior Authorization (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
- If a PA is denied there is an appeals process

# Applying for Medicaid

## START HERE: [Access.wi.gov](https://www.access.wi.gov)

- Apply online at the online application portal: [Access.wi.gov](https://www.access.wi.gov) or call Member Services (800)362-3002
- Find out if you qualify through the [HealthCare.gov](https://www.healthcare.gov)
- **Katie Beckett Medicaid Program**
  - Contact a Katie Beckett Eligibility Specialist: [DHSKatieBeckett@DHSwisconsin.gov](mailto:DHSKatieBeckett@DHSwisconsin.gov)
  - Website: [dhs.wisconsin.gov/kbp/index.htm](https://dhs.wisconsin.gov/kbp/index.htm)
  - Call: (888)786-3246
- **Supplemental Security Income (SSI)**
  - [ssa.gov/disability/disability\\_starter\\_kits\\_child\\_eng.htm](https://www.ssa.gov/disability/disability_starter_kits_child_eng.htm)
  - Call (800)772-1213 to schedule an appointment with your local office



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