

Module 4:
Health Insurance &
Transition

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Always Seek Updated Info

Eligibility and application requirements change frequently.
Always direct student and family to insurer for updated information.

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Learning Objectives

- ▶ Describe common options for health insurance coverage for transition-age students
- ▶ Refer students and families to insurance resources
- ▶ Add insurance-related activities to transition plans

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Health Insurance & Transition:
Significance

Losing or Delaying Coverage



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Health Insurance & Transition:
Medicaid

Florida KidCare: Medicaid for Children

- ▶ Caregivers' income and assets
- ▶ Medical eligibility
- ▶ U.S. citizens
 - ▶ Qualified non-citizen
- ▶ Unless in public institution

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Florida KidCare Benefits

The screenshot shows the Florida KidCare website with a navigation menu including 'APPLY NOW', 'MY ACCOUNT', 'PAY', 'RENEW', and 'CONTACT US'. A table titled 'COST COMPARISON WITH AND WITHOUT KIDCARE COVERAGE' compares 'Ambulance Ride' costs: '\$10 WITH KidCare' and '\$2,000 WITHOUT KidCare'. Below the table is a 'What is Florida KidCare?' section with a 'More Information' sidebar containing links for 'What is Florida KidCare', 'Eligibility', 'Citizenship Requirements', 'How to Apply', and 'Frequently Asked Questions'.

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Florida KidCare Age Requirements

- ▶ General population: Age 19
- ▶ YSHCN programs: Age 21

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Comparing Coverage

KidCare

- ▶ Medical eligibility lower
- ▶ Eligibility for childhood screening & prevention through 18

Medicaid

- ▶ Income/asset limits lower
- ▶ Multiple managed care plans

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Medicaid Eligibility for Adults

- ▶ Florida residents
- ▶ Permanently disabled
- ▶ Ineligible for Medicare
- ▶ Income 88% below federal poverty level
- ▶ Asset limit

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SSI Recipients

- ▶ Social Security Insurance
- ▶ Automatically eligible
- ▶ No separate application

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Former Foster Care Individuals

- ▶ Until age 26
- ▶ No financial criteria
- ▶ No medical criteria

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Home- and Community-Based Waivers

- ▶ Home Care for Disabled Adults
- ▶ Community Care for Disabled Adults
- ▶ Aged and Disabled Medicaid Waiver
- ▶ Consumer-directed Care Plans
- ▶ Agency for Persons with Disabilities Waiver

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Waiver Enrollment

- ▶ Above & beyond general Medicaid
- ▶ Targeted for high level of care
- ▶ Enrollment is capped
- ▶ Waiting lists

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APD Waiver

- ▶ Agency for People with Disabilities
- ▶ Support coordinators
- ▶ Support plan
- ▶ Wait list

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Health Insurance & Transition:
Using Parents' Insurance

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Until Age 26, Even if ...

- ▶ Married
- ▶ Living independently
- ▶ Attending school
- ▶ Financially independent
- ▶ Employment-based insurance

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After Age 26, Only If ...

- ▶ Continues coverage
 - ▶ IF student is incapable of self-sustaining employment by reason of intellectual or physical disability
 - ▶ AND IF chiefly dependent upon the parent for support and maintenance
- ▶ Physician certifies

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Who Can Remain on Parents' Insurance After 26?

- ▶ Students receiving SSI or SSDI
 - ▶ Before age 26!
- ▶ Students with a guardian, health care surrogate, or guardian advocate
 - ▶ Before age 26!
- ▶ Students with in-home or nursing home care
 - ▶ Before age 26!

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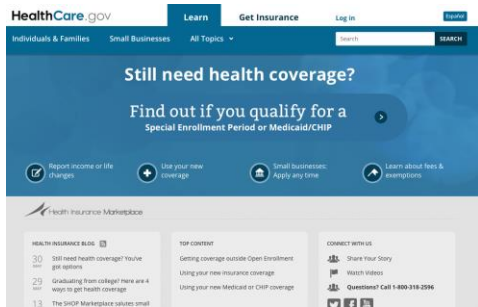
Health Insurance & Transition:
Marketplace Plans

Healthcare.gov

- ▶ Receive individualized information
 - ▶ Premium subsidies
 - ▶ Tax credits
 - ▶ Eligibility for state programs
 - ▶ Insurance plans

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Florida's Marketplace



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Private Insurance

- ▶ Employment based insurance
- ▶ COBRA

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Public Coverage

- ▶ Medicare
- ▶ Medicaid & Medicare Dual Eligibility
- ▶ Medicare Buy-in
- ▶ Medically Needy Program
- ▶ Local Safety Net Plans
- ▶ Florida Discount Drug Card Program
- ▶ Food Assistance
- ▶ Temporary Cash Assistance

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Health Insurance & Transition:
Discuss with Students and Families

Inform Students and Families

- ▶ Individual mandate
- ▶ Medicaid
- ▶ Parents' insurance
- ▶ Waiver programs

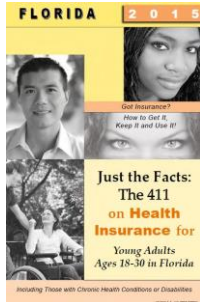
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Key Provisions of Affordable Care Act

- ▶ NO pre-existing conditions
- ▶ NO arbitrary cancellations
- ▶ NO lifetime or annual limits

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Just the Facts: Insurance Guide



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Navigators



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Add to Transition Plans

- ▶ Envisioning a Future
- ▶ Age of Responsibility
- ▶ Age of Transition

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Transition Plan: Parents' Insurance

Until Age 26

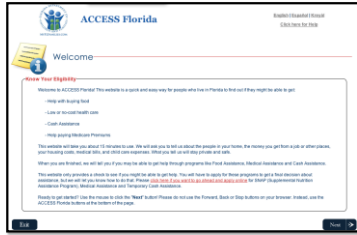
- ▶ Open enrollment period
- ▶ Life changes
- ▶ When parents purchase individual plan

After Age 26

- ▶ Check current plan
- ▶ Request continuation of coverage
- ▶ Physician's certification
- ▶ Deadline to submit

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Transition Plan: Medicaid Application



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Transition Plan: Waiver Programs

- ▶ Part of Medicaid application
- ▶ Contact operating agency
- ▶ Waiting lists

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Transition Plan: Resources

- ▶ CMS Plan Nurses
- ▶ APD Waiver service coordinator
- ▶ Health care providers
 - ▶ Care coordinators

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Healthcare.gov/young-adults

HealthCare.gov | Learn | Get Insurance | Log in | Search

Individuals & Families | Small Businesses | All Topics | Search

Young Adults 8 RESULTS

- Can children stay on a parent's plan until age 26?**
If a plan covers children, they can be added or kept on the health insurance policy until they turn 26 years old.
- Can I buy a "catastrophic" plan?**
People under 30 and people with hardship exemptions may buy what's called a "catastrophic" health plan. It protects you from very high medical costs.
- If I'm a college student, what do I need to know about the Marketplace?**
College students have several choices for health coverage. But there's no special student exemption from the penalty that people without coverage must pay.
- Why should I have health coverage?**
No one plans to get sick or hurt, but most people need medical care at some point. Health insurance covers these costs and protects you from very high expenses...
- What if I don't have health coverage?**
If you don't have health coverage in 2014, you may have to pay
- What are my birth control benefits?**
Plans in the Health Insurance Marketplace must cover

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Division of Consumer Services

JEFF ATWATER | FLORIDA'S CHIEF FINANCIAL OFFICER | HR | NEWS | ABOUT | CONTACT

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Need Our Help?
 - Purchasing Insurance
 - Estimating Coverage
 - Health Care Reform
 - Medicaid/VA/Other Assistance

Consumer Presentations
 - Consumer
 - Small Business

GUIDE LINES
 - Coverage Information
 - Cost Matters
 - How to Buy
 - Renewal/Rebid/Purchase
 - Consumer Issues
 - Consumer Issues
 - Limited Health
 - Informational

CONSUMER HELPLINE
 1-877-FLORIDA
 1-877-367-4373
 1-877-367-4373
 1-877-367-4373

Health Insurance Reform & You

Your Guide to the Affordable Care Act

Welcome! This site was created to provide information about the major issues related to the federal Affordable Care Act (ACA).

Please watch our interactive video or download our informative brochure below.

Many aspects of the health care reform are still to be decided. This site will be continually updated as necessary to provide consumers with the most current information available.

Download | Update

Frequently Asked Questions and Answers

What is health care reform?

President Obama signed HR 3599, the Patient Protection and Affordable Care Act into law on March 23, 2010. The President also signed HR 4862, the Health Care and Education Reconciliation Act, into law on March 30, 2010. The two Acts combined are collectively referred to as the Affordable Care Act (ACA) or federal health care reform.

The law puts in place a significant number of health insurance reforms that have rolled out over the last three years. Some of the first and most notable changes of the law will take effect on January 1, 2014.

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How the New Health Care Law Benefits People with Disabilities | Fall 4, 2013
By Jerry Leibold

The health care law, which the U.S. Supreme Court upheld in major part as constitutional on June 26, contains a number of provisions that benefit individuals with disabilities. Obviously named the Patient Protection and Affordable Care Act ("ACA" for short), the law bans group health plans and health insurers from rescinding individuals' health care coverage except in very limited situations, prohibits group plans and insurers from denying coverage to children younger than age 18 based on their pre-existing conditions (this applies to everyone regardless of age beginning in 2014), and prevents insurers from placing lifetime and annual dollar limits on most benefits. Here's a closer look at these and other ACA disability-friendly provisions.

Pre-Existing Condition Exclusions Eliminated

Until the health care law was enacted, plans could refuse to accept anyone because of a pre-existing health condition, or they could limit benefits to that condition.

Under the ACA, most health plans cannot limit or deny benefits or deny coverage outright for a child younger than age 18 simply because the child has a "pre-existing condition," including a disability. Estimates put the number of children with pre-existing conditions and disabilities at over 17.6 million. And in 2014, the law will prohibit insurance companies from denying coverage or charging more to anyone based on their medical history. This prohibition relating to children under age 18 applies to insured and self-insured plans for plan years beginning on or after September 23, 2010, and will apply for people of all ages for plan years starting on or after January 1, 2014.

This rule applies whether or not a child's health problem or disability was discovered or treated before the application for insurance coverage was made, but doesn't apply to "grandfathered" relative health insurance policies (those in existence on or before March 23, 2010), when the ACA was passed) (ACA § 1201, amending Public Health Service Act (PHSA) § 2704).

As a parent which had a substantially chronic disease for a number of years, and has had to cope with pre-existing condition exclusions while trying to obtain insurance protection for his family, I can attest to the fact that this ACA change alone is worth the price of admission and represents a high change for the better for people with disabilities.

Extension of Dependent Coverage

Before the health care law, insurance companies could remove enrolled children casually at age 19, sometimes older for full-time students.

Under the ACA, a group health plan and a health insurance issuer offering group or individual health insurance coverage that provides dependent coverage of children is required to continue to make such coverage available for an adult child, including those with disabilities and chronic conditions, until the child turns 26 years of age. Both children and covered dependents qualify for this coverage, as do children attending school or not financially dependent on their parents. This rule applies to all plans in the individual market and to new employer plans. It also applies to existing employer plans unless the adult child has another offer of employer-based coverage (such as

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Resources for Additional Coverage

- ▶ Medicare
- ▶ Medicare Buy-in
- ▶ Medically Needy Program
- ▶ Florida Discount Drug Card Program
- ▶ Food Assistance and Temporary Cash Assistance

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Key Points

- ▶ Specific information for their needs
- ▶ Dense, but important
- ▶ Be persistent!

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Summary of Tools

Module 4. Health Insurance and Transition

1. [FloridaHATS - Just the Facts: Insurance Guide](http://www.floridahats.org/wp-content/uploads/2016/03/JUST-THE-FACTS-GUIDE-JULY-2015-ENTIRE-GUIDE-LOW-RES3-1.pdf)
http://www.floridahats.org/wp-content/uploads/2016/03/JUST-THE-FACTS-GUIDE-JULY-2015-ENTIRE-GUIDE-LOW-RES3-1.pdf
2. <https://www.healthcare.gov/young-adults/>
3. [Florida Department of Financial Services, Division of Consumer Services](http://www.myfloridacfo.com/division/consumers/HealthReform.htm)
http://www.myfloridacfo.com/division/consumers/HealthReform.htm
4. [Extraordinary Parent Website](http://www.eparent.com/section.php?tn=healthcare)
http://www.eparent.com/section.php?tn=healthcare
5. [Health Care Navigators](https://localhelp.healthcare.gov)
https://localhelp.healthcare.gov

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2. Medicaid. Florida Department of Children and Families. 2014. Accessed 5/1/2014. <http://www.myfloridafamilies.com/services-programs/access-for-ids-food-medical-assistance-cash/medicaid>
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