



# Module 7: Health Insurance & Transition

# Always Seek Updated Info

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



# Learning Objectives

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




# Health Insurance & Transition: Significance

# Losing or Delaying Coverage...

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- ▶ Cystic Fibrosis
- ▶ Diabetes
- ▶ Muscular Dystrophy



# Health Insurance & Transition: Medicaid

# Florida KidCare

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- ▶ Caregivers' income and assets
- ▶ Medical eligibility
- ▶ U.S. citizens
  - ▶ Qualified non-citizens

# Florida KidCare Benefits

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- ▶ Primary care
- ▶ Hospitalization
- ▶ Dental
- ▶ Vision
- ▶ Prescriptions
- ▶ Mental health



# Florida KidCare Eligibility

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- ▶ CYSHCN
  - ▶ Based on parent report
  - ▶ Physician confirmation
- ▶ Financial requirements
- ▶ Clinical criteria

# Florida KidCare Age Requirements

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

# Comparing Medicaid Coverage

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## Florida KidCare

- ▶ Medical eligibility more inclusive
- ▶ More comprehensive benefits package

## Medicaid After 21

- ▶ Income/asset limits lower
- ▶ Narrower medical criteria

# Medicaid Eligibility for Adults

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

# Medicaid & SSI Recipients

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- ▶ Automatically eligible
- ▶ No separate application
- ▶ Managed by Social Security

# Former Foster Care Individuals

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

# Home & Community-Based Waivers

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- ▶ 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
  - ▶ Called iBudget Florida

# APD Waiver – iBudget Florida

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- ▶ Support coordinators
- ▶ Service plan
- ▶ Wait list





# Health Insurance & Transition: Using Parents' Insurance

# Until Age 26

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

## After Age 26

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

# Who Can Remain on Parents' Insurance?

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



# Health Insurance & Transition: Marketplace Plans

# Healthcare.gov


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

# Florida's Marketplace

The screenshot displays the HealthCare.gov website interface. At the top left is the "HealthCare.gov" logo. Navigation tabs include "Learn", "Get Insurance", and "Log in". A language selector for "Español" is in the top right. Below the navigation is a dark blue header with links for "Individuals & Families", "Small Businesses", and "All Topics". A search bar with a "SEARCH" button is on the right. The main content area features a large blue banner with the text "Still need health coverage? Find out if you qualify for a Special Enrollment Period or Medicaid/CHIP" and a right-pointing arrow. Below the banner are four circular icons with text: "Report income or life changes", "Use your new coverage", "Small businesses: Apply any time", and "Learn about fees & exemptions". The footer section includes the "Health Insurance Marketplace" logo and three columns: "HEALTH INSURANCE BLOG" with three entries dated May 30, 29, and 13; "TOP CONTENT" with three links; and "CONNECT WITH US" with social media icons for Twitter, Facebook, and YouTube, along with a "Share Your Story" link, "Watch Videos" link, and a phone number "1-800-318-2596".





# Health Insurance & Transition: Additional Options



# Private Insurance

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- ▶ Employment based insurance
- ▶ Spouse's insurance
- ▶ COBRA

# Public Coverage

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

# Interactive Question

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List three places you will refer patients and caregivers to when they have insurance questions

Slide will automatically advance in 1 minute!





# Health Insurance & Transition: Discuss with Patients and Families

# Inform Patients and Families

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

# Key Provisions of ACA

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

# Resource! Insurance Guide

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The image shows the cover of a guide titled "FLORIDA 2014". The cover features a yellow background with several images: a man's face, a woman's face, and a woman in a wheelchair being assisted by a man. The text on the cover includes "Got Insurance? How to Get It, Keep It and Use It!" and "Just the Facts: The 411 on Health Insurance for Young Adults Ages 18-30 in Florida". At the bottom, it says "Including Those with Chronic Health Conditions or Disabilities".

**FLORIDA** 2014

*Got Insurance?  
How to Get It,  
Keep It and Use It!*

**Just the Facts:  
The 411  
on Health  
Insurance for  
Young Adults  
Ages 18-30 in Florida**

*Including Those with Chronic Health Conditions or Disabilities*

# Use Transition Plans

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



# Resource! Health Care Navigators

**Find Local Help** Tweet 2,884 Like 332k EMAIL PRINT

**MANAGE YOUR RESULTS**

Showing 151 results for Miami, FL

**1. Location** ⓘ

MIAMI, FL

**2. Select Your Coverage** ⓘ

Myself or My Family (151)

Medicaid & CHIP (2)

Small Business (6)

**3. Refine Your Results** ⓘ

Non-English Language Support (13)

**Camillus Health Concern, Inc.**

**Phone:** (305) 577-4840 (MAIN)

**Email:** [contactus@camillus.org](mailto:contactus@camillus.org)

**Web:** <http://www.camillushealth.org>

**Address:** 336 Nw 5Th Street Miami, FL 33128  
[map and directions](#)

[Show details +](#)

**Enrollment Assistance Center-SRA International, Inc.**

# Transition Plan: Parents' Insurance

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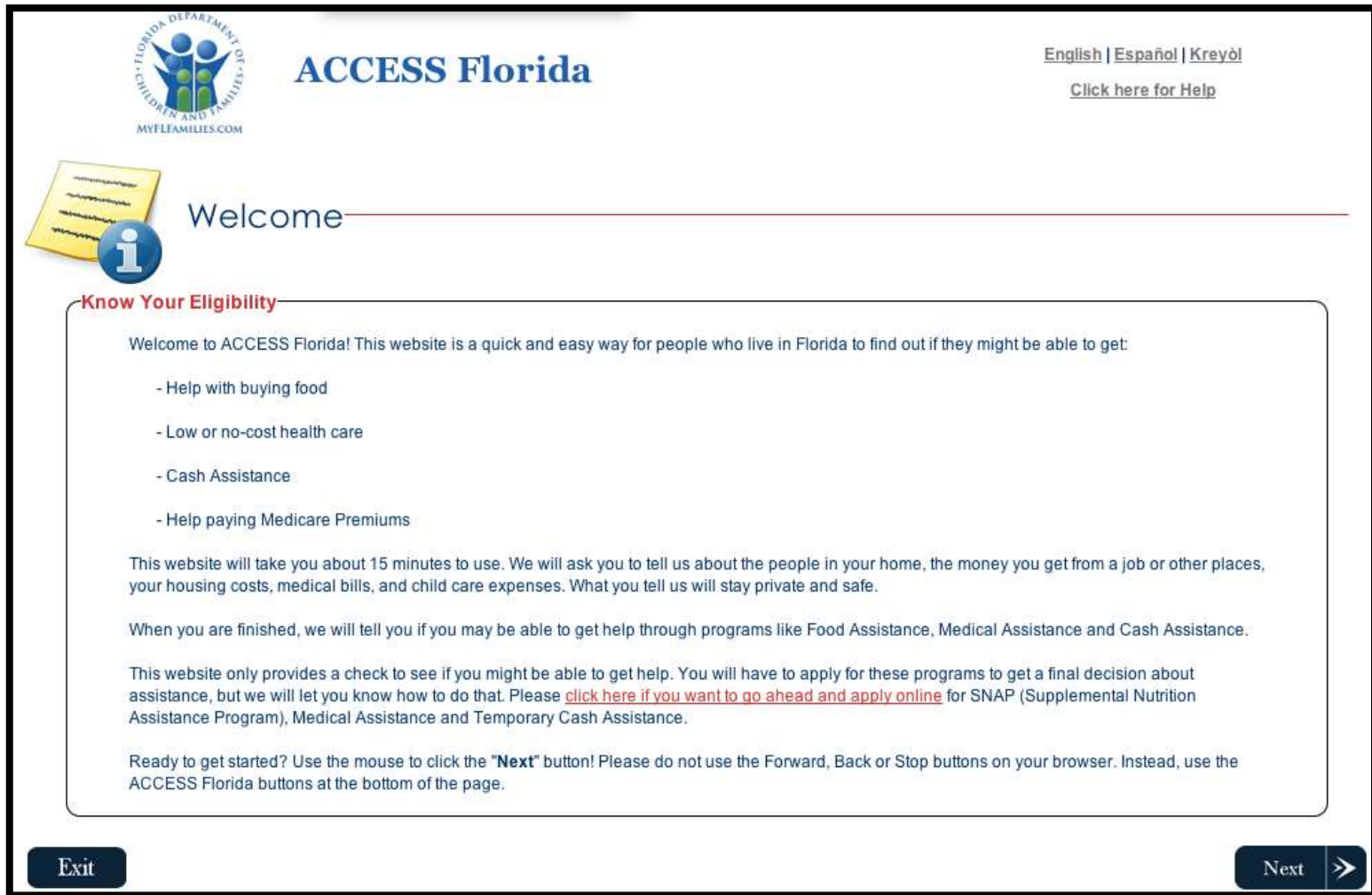
## Until Age 26

- ▶ 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

# Transition Plan: Medicaid Application



The screenshot shows the ACCESS Florida website. At the top left is the logo for the Florida Department of Children and Families, with the text 'FLORIDA DEPARTMENT OF CHILDREN AND FAMILIES' and 'MYFAMILIES.COM'. To the right of the logo is the text 'ACCESS Florida'. In the top right corner, there are links for 'English | Español | Kreyòl' and 'Click here for Help'. Below the logo is a yellow sticky note icon with a blue information icon. The main heading is 'Welcome'. Below this is a section titled 'Know Your Eligibility' which contains a list of services: 'Help with buying food', 'Low or no-cost health care', 'Cash Assistance', and 'Help paying Medicare Premiums'. Below the list are three paragraphs of text explaining the website's purpose and how to use it. At the bottom left is an 'Exit' button and at the bottom right is a 'Next' button with a right-pointing arrow.

**ACCESS Florida**

English | Español | Kreyòl  
[Click here for Help](#)

## Welcome

### Know Your Eligibility

Welcome to ACCESS Florida! This website is a quick and easy way for people who live in Florida to find out if they might be able to get:

- Help with buying food
- Low or no-cost health care
- Cash Assistance
- Help paying Medicare Premiums

This website will take you about 15 minutes to use. We will ask you to tell us about the people in your home, the money you get from a job or other places, your housing costs, medical bills, and child care expenses. What you tell us will stay private and safe.

When you are finished, we will tell you if you may be able to get help through programs like Food Assistance, Medical Assistance and Cash Assistance.

This website only provides a check to see if you might be able to get help. You will have to apply for these programs to get a final decision about assistance, but we will let you know how to do that. Please [click here if you want to go ahead and apply online](#) for SNAP (Supplemental Nutrition Assistance Program), Medical Assistance and Temporary Cash Assistance.

Ready to get started? Use the mouse to click the **"Next"** button! Please do not use the Forward, Back or Stop buttons on your browser. Instead, use the ACCESS Florida buttons at the bottom of the page.


Exit Next >



# Transition Plan: Waiver Programs

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



# Health Insurance & Transition: Resources

# Medicaid Local/Regional Offices

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TTY (800) 955-8771

ACCESS Central Mail Center

P.O. Box 1770

Ocala, FL 34478-1770

## Mailing Address

ACCESS Central Mail Center

P.O. Box 1770

Ocala, FL 34478-1770

- [Find Your Local Service Center and FAX Number »](#)

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## Essential Links

- [Affordable Care Act »](#)
- [General Program Information »](#)
- [Apply For Benefits »](#)
- [Food Assistance »](#)
- [Temporary Cash Assistance »](#)
- [Medicaid »](#)
- [Medicaid for Pregnant Women »](#)
- ▶ [Electronic Benefits Transfer \(EBT\) »](#)

## Service Centers Listed Alphabetically by County

### ALACHUA COUNTY

16th Avenue Complex

1000 NE 16th Avenue, Building J

Gainesville, FL 32601

FAX: (866) 619-5720 or (904) 723-2079

### BAKER COUNTY

The closest service center to Baker County is located in Jacksonville (Duval County).

Gateway Service Center

5000-1 Norwood Avenue

Jacksonville, FL 32208

FAX: (866) 619-5720 or (904) 723-2079

### BAY COUNTY

2505 West 15th St.

Panama City, FL 32401

Fax: (850) 747-5346

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# Healthcare.gov/young-adults

HealthCare.gov

Learn

Get Insurance

Log in

Español

Individuals & Families

Small Businesses

All Topics ▾

Search

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



# Division of Consumer Services

JEFF ATWATER  FLORIDA'S CHIEF FINANCIAL OFFICER

CFO | NEWS | AGENCY | ESPAÑOL

DIVISION OF CONSUMER SERVICES  Search

MYFLORIDACFO.COM > DIVISION > CONSUMERS > HEALTH REFORM

## Health Insurance Reform & You

*Your Guide to the Affordable Care Act*

**Welcome!** This site was created to provide information about the many 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.



[Spanish](#) or [Creole](#)

### Frequently Asked Questions and Answers

**WHAT IS HEALTH CARE REFORM?**

President Obama signed HR 3590, the Patient Protection and Affordable Care Act into law on March 23, 2010. The President also signed HR 4872, 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 final and most notable changes of the law will take effect on January 1, 2014.

**Need Our Help?**

- Purchasing Insurance
- Understanding Coverage
- Health Care Reform
- Holocaust Victims Assistance
- Disaster Preparedness
- Contact Us

**QUICK LINKS**

- Complaint Comparison
- Civil Remedy
- Fraud & Scams
- Mediation/Neutral Evaluation
- Consumer Guides
- Insurance Library
- Company Search
- Licensee Search
- OnDemand Library

**CONSUMER HELPLINE**

Monday - Friday  
8 am - 5 pm (EST)  
**1-877-MY-FL-CFO**  
(1-877-693-5236)

**Out of State:**  
(850) 413-3089





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## How the New Health Care Law Benefits People with Disabilities Feb 4, 2013

Originally published in EP Magazine August 2012

By Jerry Levinson

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. Officially named the Patient Protection and Affordable Care Act ("ACA" for short), the law bars 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 19 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 for that condition.

Under the ACA, most health plans cannot limit or deny benefits or deny coverage outright for a child younger than age 19 simply because the child has a "preexisting 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 19 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" individual 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 person who's had a debilitating, 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 huge change for the better for people with disabilities.

### Extension of Dependent Coverage

Before the health care law, insurance companies could remove enrolled children usually 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 married and unmarried children 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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FREEDOM Concepts

# Resources for Additional Coverage

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- ▶ Medicare
- ▶ Medicare Buy-in
- ▶ Medically Needy Program
- ▶ Florida Discount Drug Card Program

# Key Points

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

# Summary of Tools

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[http://www.disabilityrightsflorida.org/resources/disability\\_topic\\_info/turning\\_18\\_guardianship\\_other\\_options](http://www.disabilityrightsflorida.org/resources/disability_topic_info/turning_18_guardianship_other_options)

## **Module 7. Health Insurance and Transition**

1. [FloridaHATS - Just the Facts: Insurance Guide](http://www.floridahats.org/wp-content/uploads/2010/03/Just-the-Facts-Guide-July-2011_FINAL.pdf)  
[http://www.floridahats.org/wp-content/uploads/2010/03/Just-the-Facts-Guide-July-2011\\_FINAL.pdf](http://www.floridahats.org/wp-content/uploads/2010/03/Just-the-Facts-Guide-July-2011_FINAL.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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<https://www.healthykids.org/kidcare/what/>

2. *Medicaid.* Florida Department of Children and Families. 2014. Accessed 5/1/2014.  
<http://www.myflfamilies.com/service-programs/access-florida-food-medical-assistance-cash/medicaid>

3. *In-home community services.* Florida Department of Children and Families. 2014. Accessed 5/1/2014.  
<http://www.dcf.state.fl.us/programs/aps/inHome.shtml>

4. *Agency for Persons with Disabilities.: About Us.* 2014. Accessed 6/5/2014.  
<http://apd.myflorida.com/about/>

5. *Can children stay on a parent's insurance until age 26?* 2014. Accessed 5/1/2014.  
<https://www.healthcare.gov/can-i-keep-my-child-on-my-insurance-until-age-26/>

6. Florida Statute XXXVII, Chapter 627, Part VI. Section 627.6041. Children with disabilities; continuation of coverage. Accessed 6/23/2014 via <http://fl.elaws.us/law/627.6041>.

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# Citations (continued)

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8. Levinson, J. 2012, revised 2013. How the new health care law benefits people with disabilities. *Exceptional Parent Magazine*. Accessed 5/1/2014. <http://www.eparent.com/healthcare.php?2>
  
9. *Find Local Help*. 2014. Accessed 5/24/2014. <https://localhelp.healthcare.gov>
  
10. *Florida Medicaid Application*. 2014. Accessed 5/1/2014. <https://dcf-access.dcf.state.fl.us/access/scrflaieyourhome.do?performAction=init&showMensaje=true>
  
11. Medicaid Local & Regional Offices. 2014. Accessed 5/1/2014. <http://www.myflfamilies.com/service-programs/access-florida-food-medical-assistance-cash/locate-service-center-your-area>
  
12. *Health insurance reform and you*. 2012. Florida Division of Consumer Services. Accessed 5/1/2014. <http://www.myfloridacfo.com/division/consumers/HealthReform.htm>
  
13. Healthcare.gov/young-adults. Accessed 5/1/2014.