Module 4:
Health Insurance &
Transition

Always Seek Updated Info

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

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
Losing or Delaying Coverage ....

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

Florida KidCare Benefits

Florida KidCare Age Requirements

- General population: Age 19
- YSHCN programs: Age 21
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
Former Foster Care Individuals
- Until age 26
- No financial criteria
- No medical criteria

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

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

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

Health Insurance & Transition: Using Parents’ Insurance

Until Age 26, Even if ...

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

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!
Healthcare.gov

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

Florida’s Marketplace

Health Insurance & Transition: Additional Options
Private Insurance
- Employment based insurance
- COBRA

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

Health Insurance & Transition: Discuss with Students and Families
Inform Students and Families

- Individual mandate
- Medicaid
- Parents’ insurance
- Waiver programs

Key Provisions of Affordable Care Act

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

Just the Facts: Insurance Guide
Navigators

Find Local Help

Add to Transition Plans

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

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
Transition Plan: Medicaid Application

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

Transition Plan: Waiver Programs

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

Transition Plan: Resources

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

List three places you will refer students and parents to when they have insurance questions

Health Insurance & Transition: Resources

Medicaid Local/Regional Offices
Resources for Additional Coverage

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

Key Points

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

Summary of Tools

Module 4: Health Insurance and Transition

3. Florida Department of Financial Services, Division of Consumer Services
   http://www.myfloridahome.com/division/consumer/healthreform.htm
4. Emergency Parent Website
   http://www.eparent.com/repository/ParentHealth
5. HealthCare Florida
   https://secure.floridastate.gov