

Section 4 Insurance Coverage and Financial Resources

Medical care costs money, as does medication, special equipment, supplies and other services your child may need. Insurance may cover some or all of these costs. In addition, there are a variety of supplemental financial benefits available that your child may be eligible for, such as Children's Special Health Program and/or the Developmental Disability Waiver Services.

It is important to know what insurance coverage your family has and exactly what coverage is included. Take the time to read your insurance policy, visit your insurance provider's website, and to call your claims representative with any questions. Always document the name of the person you talk to, what information you received, and the date it you spoke to them.

If you are looking for insurance or alternatives to your current coverage, there are various points you should consider as you explore options. Below are some important questions to think about:

- What are my family's specific needs?
- What will out-of-pocket expenses consist of? Medication costs?
- What are the deductible, co-insurance and co-payment amounts?
- Are there specific limits that apply only to your child's special health care needs?
- Does the policy have in-network and out-of-network providers and guidelines?
- What limits are placed on benefits and services?
- Do I need a referral for various services?
- What are the policy's requirements for filing the claim? Does my provider file the claim, or must I?
- Does insurance coverage change with age or school status?
- Does insurance coverage change with employment status?
- If my insurance changes, are there certain services that will be less available after I reach a certain age?
- Does the plan cover home care?
- Does the plan cover durable medical equipment (e.g., wheelchair, glucose monitors, etc.)?
- Is physical, occupational, or speech therapy covered in the plan?
- What do I need to do to coordinate benefits from this policy with other insurance coverage or financial assistance programs?

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Financial Assistance Programs

Healthlink

Healthlink is an online application and screening tool for Medicaid and Kid Care CHIP health insurance programs. <https://healthlink.wyo.gov/>

Children's Special Health (CSH)

Children's Special Health (CSH), a program of the Maternal and Family Health, Wyoming Department of Health, is for children and youth with special health care needs (CYSHCN). Our goal is to help these children receive the best possible care. Caring for a child is costly. Caring for a child with special health care needs can be even more costly. CSH helps families pay for specialty services. Caring for a child with special health care needs can also mean a lot of doctor's appointments. CSH can also help coordinate care. For more information on any of the CSH programs, call 1-800-438-5795. <http://www.health.wyo.gov/familyhealth/csh/index.html>

Services provided by Wyoming's CSH program include:

- Coordination of care: helping families access services in their community.
- Financial assistance for qualifying medical conditions.
- Genetics and specialty care clinics.
- Funds for translation services required by CSH clients.
- Limited funding for transportation.
- Diagnostic evaluation to determine diagnosis.
- Some equipment and medications.

Child Developmental Disabilities Home and Community-Based Waiver

In order to be eligible for the adult waiver, an individual must be no younger than 21 years of age, a citizen of the United States, and a resident of Wyoming. They must be mentally retarded or meet the federal definition for developmental disabilities and they must be eligible to receive the level of care of an Intermediate Care Facility for the Mentally Retarded (ICF/MR).

<http://www.health.wyo.gov/ddd/childwaiver/index.html>

Wyoming Health Insurance Pool (WHIP)

The Wyoming Health Insurance Pool was created by the 1990 Wyoming Legislature to provide health insurance coverage to residents of Wyoming who are denied adequate health insurance. This plan is specially designed to meet the needs of those individuals who are unable to purchase health insurance for themselves because of existing health problems. <http://insurance.state.wy.us/whip.html>

Social Security Income (SSI)

A person of any age can receive SSI, if they are disabled and meet the income and asset limits. In the case of minor children who live with their parents. We must also consider the parents' income and assets. Once a child is 18 we no longer consider parental income or assets.

<http://www.ssa.gov/disability/professionals/bluebook/ChildhoodListings.htm>

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- Disabled means you have a physical or mental problem that keeps you from working and is expected to last at least a year or to result in death
- For more information about benefits for your young adult, please contact the Social Security Administration at 1-800-772-1213

Department of Family Services (DFS)

The Economic Assistance Division of DFS helps people by determining eligibility for health care (Medicaid), and connects them to health care benefits such as Medicaid.

<http://dfsweb.state.wy.us/economic-assistance/index.html>

Some of the supports and services target:

- Parent(s) with children who have qualifying income.
- Pregnant women.
- Children through the age of 18
- A child with special health needs who may be eligible for the Children's Special Health (CSH) program.
- Individuals receiving Supplemental Security Income (SSI) through Social Security.
- Individuals no longer receiving Supplemental Security Income (SSI) through Social Security.
- Individuals receiving Social Security benefits who are eligible for Medicare Part B Insurance.
- Individuals in need of nursing home care.
- Individuals who need care in an Assisted Living Facility.
- Individuals who are developmentally disabled.
- Individuals who need nursing home care but wish to remain in their home.
- Individuals who are disabled and working.
- Individuals who are in need of hospice care.
- Individuals with an acquired brain injury.
- Individuals who need help with prescription drugs.
- Individuals who are qualified or non-qualified aliens.

Additional Resources

[Possibilities: A Financial Resources for Parents of Children with Disabilities](#); a publication from PACER, Minneapolis MN 1-888-248-0822 or www.pacer.org.

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Packaging Wisdom: A Family Centered Care Coordination Notebook
Parent Information Center | 500 W Lott St Suite A Buffalo, WY 82834 | 307-684-2277

Insurance Information

Primary Insurance: _____ Plan number: _____

Group number: _____ ID number: _____

Subscriber's name: _____

Subscriber's Social Security Number: _____

Mailing address: _____

Phone: _____ Fax: _____

Secondary Insurance: _____ Plan number: _____

Group number: _____ ID number: _____

Subscriber's name: _____

Subscriber's Social Security Number: _____

Mailing address: _____

Phone: _____ Fax: _____

Other Insurance: _____ Plan number: _____

Group number: _____ ID number: _____

Subscriber's name: _____

Subscriber's Social Security Number: _____

Mailing address: _____

Phone: _____ Fax: _____

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Medical Bill Communication Log

Information About the Bill				Information About Who You Talk To				Notes
Account #	Provider	Date of Service	What bill is for:	Date of Contact	Time	Title	Name	

Medical Travel Expenses

Save all receipts for possible insurance reimbursement or possible tax deductions

Child's Name: _____

Date	Travel From	Travel To	Miles	Additional Expenses (Meals, Lodging, Etc.)	Reason for Travel

Out-of-Pocket Expense Log

Use this log to track expenses incurred that are not covered by insurance.

Save all receipts for tax purposes.

Date	Item Description/ Number of	Cost	Date	Item Description/ Number of	Cost

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