

Medical Assistance and Home & Community Based Waiver Programs

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Who We Are

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- PHLP provides free legal services and advocacy to Pennsylvania residents having trouble accessing publicly-funded health care coverage and services.
- We:
 - Operate a state-wide, toll-free Helpline (1-800-274-3258)
 - ✦ Monday and Wednesday 8 a.m. to 8 p.m
 - Provide advice, brief services and representation
 - Provide community education
 - Publish a monthly newsletter
 - Engage in policy advocacy
 - Maintain information on our website, www.phlp.org

4 Ways Kids Can Qualify Medical Assistance (MA)

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- Eligible based on household size and income
- By receiving SSI (Supplemental Security Income)
- Don't qualify for either of the above and have a disability or significant health issues (disability category is category of last resort)
- Receiving Home & Community Based Services (i.e a waiver)

Medical Assistance Based On HH Size and Income

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Income limits vary based on child's age

Kids newborn to < 1:

HH of 1 - \$2,362/mth

HH of 2 - \$3,195

HH of 3 - \$4,026

HH of 4 - \$4,858

HH of 5 - \$5,692

HH of 6 - \$6,524

Resources/ Assets Not Counted

NOTE – These are 2021 income limits

Medical Assistance Based On HH Size and Income

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Income limits vary based on child's age

Kids age 1 to 5:

HH of 1 - \$1,739/mth

HH of 2 - \$2,353

HH of 3 - \$2,965

HH of 4 - \$3,578

HH of 5 - \$4,190

HH of 6 - \$4,804

Resources/ Assets Not Counted

NOTE – These are 2021 income limits

Medical Assistance Based On HH Size and Income

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Income limits vary based on child's age

Kids age 6 to 18:

HH of 1 - \$1,482/mth

HH of 2 - \$2,004

HH of 3 - \$2,526

HH of 4 - \$3,048

HH of 5 - \$3,570

HH of 6 - \$4,092

Resources/ Assets Not Counted

NOTE – These are 2021 income limits

SSI and Medical Assistance

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- Get monthly cash benefit from SSA + Medical Assistance
- Child must meet SSA child disability or medical condition criteria
- Parent's & child's income & resources count until child turns 18 for SSI
- Apply at Social Security Office
- See www.ssa.gov

Medical Assistance for Child w/ Disability: Category "PH 95"

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- For children ineligible for SSI due to parental income/assets
- Child's disability/medical condition meets or equals the SSA disability criteria for children
- Parental income & assets do not count
- Some income of child does count
- Get MA only (no cash benefit)
- Apply at County Assistance Office or online (www.compass.state.pa.us)

Medical Assistance Category “PH 95”- Income that does not count

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- Parental income & assets do not count
- However, parent(s) **must** provide verification of income to County Assistance Office
- Child’s Social Security benefits do not count [payments based on parent’s Social Security account]
 - Child on SSI automatically gets MA & is not under Category PH 95
- Court ordered child support does not count
- Income from child’s employment does count

Behavioral Disability Standard

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- Functional impairment is key
 - IEP not enough
 - Diagnosis not enough
- “Marked limitation” in at least 2 areas:
 - Cognitive/communicative functioning
 - Social Functioning
 - Personal functioning
 - Concentration, persistence & pace

Applying for Medical Assistance

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- Paper application – PA 600HC - *or*
- Online application: www.compass.state.pa.us - *or*
- Apply by phone at 866-550-4355
- With either application must provide:
 - Copy of child's birth certificate
 - Copy of child's Social Security card
 - Verification of household income
 - Verification of child's address
 - Medical documentation of disability if applying under PH95 category

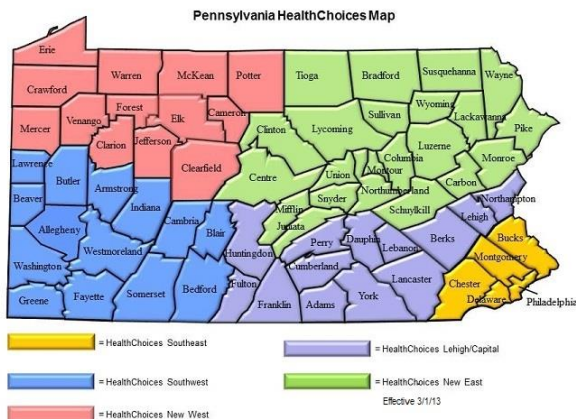
Accessing Health Care with Medical Assistance (MA)

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- Generally access services through Managed Care Plans
- Separate system for physical health services and behavioral health services – 2 different managed care plans
- Have choice of at least 3 physical health plans (depending on county you live in) – www.enrollnow.net for plan choices
- No choice of behavioral health plans – determined by the county or state
- Physical health plans are changing on July 1, 2022

Physical Health Plans by Regions

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Health Plan Changes Expecting July 2022

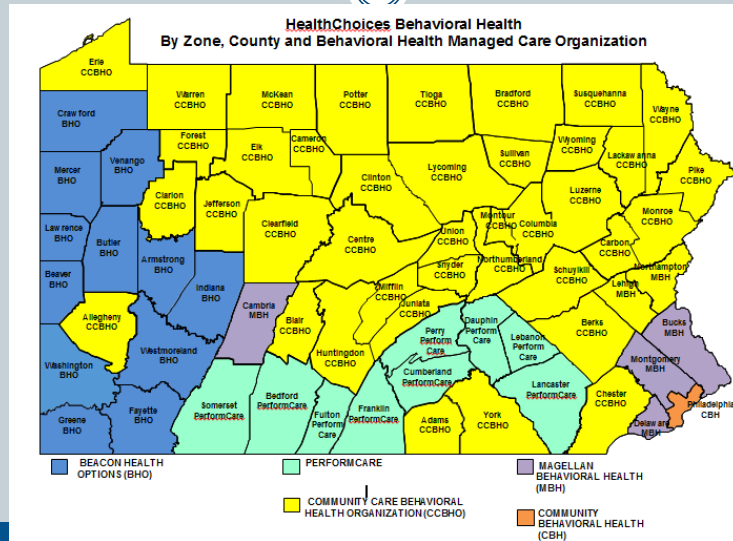
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Selected Plans – Health Choices (PH)

Northwest Zone		Northeast Zone
AmeriHealth Caritas UPMC for You Geisinger Health Plan Health Partners		AmeriHealth Caritas Northeast Geisinger Health Plan UPMC for You Health Partners
Southwest Zone	Lehigh/Capital Zone	Southeast
Gateway Health Plan UMPC for You AmeriHealth Caritas Geisinger Health Plan HealthPartners	AmeriHealth Caritas Gateway Health Plan UPMC for You Geisinger Health Plan HealthPartners	Health Partners Keystone First United Healthcare Geisinger Health Plan UPMC for YOU

Behavioral Health Plans by County

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Medical Assistance Services

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- Physical
 - Hospital, Physician, Diagnostic tests, Rx, PT, OT, Speech, DME, Medical supplies, “Shift nursing”, Home health aides, Dental, Vision
 - Wheelchair lifts, stair glides, ceiling lifts, metal accessibility ramps and other items that are used by a beneficiary with a mobility impairment to enter and exit the home or to support activities of daily living; and are removeable or reusable without damage to the item
- Behavioral Health
 - Mental health services: Inpatient psych, Partial hospital, Outpatient services, IBHS, Family Based, Residential Treatment Facility (RTF), Community Residential Rehabilitation (CRR) Host Homes, Therapeutic Summer Camps, Applied Behavioral Analysis (ABA)
 - Drug & alcohol services – Inpatient Rehab, Inpatient Detox, Outpatient, Partial Hospital, Halfway House, Methadone Maintenance
- Services must be “medically necessary”

Medical Assistance & Special Education

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- Some MA funded services can be provided in school by outside service providers
- Most common in school services: IBHS, nursing, home health aide

School district has right to refuse outside staff providing services in school, however;

- If school refuses to accept outside help, the district is responsible for providing whatever supports are listed in the child's IEP.

Medical Assistance & Special Education (cont.)

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School-Based ACCESS Program

- Medical Assistance funding can be used to provide additional funding to school districts for Special Ed services
- School district decides whether it will participate
- Student's services determined by IEP team - no entitlement to additional services from ACCESS Program but school district may be more willing to offer services for which they will receive additional funds under the ACCESS Program.

MA & Special Education (cont.)

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School-Based ACCESS Program (Cont.)

- With parental consent, school district or IU can bill certain services on student's IEP to MA through a program contractor
- Services billed to MA through school do not affect or limit coverage by regular MA for services outside of school

MA & Private Insurance

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- Medical Assistance is secondary if child has other insurance
- If private insurance covers prescribed service, must use provider that accepts that private insurance because MA cannot pay provider unless private insurance pays first
- If provider also accepts MA (or MA-HMO), cannot bill family for copays or deductibles imposed under the private insurance

MA & Private Insurance (cont.)

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Coordination with Health Insurance Premium Payment Program “HIPP”

- MA may pay premium to add child to parent’s policy - called “HIPP”
- If sent HIPP questionnaire, must fill out or else could lose MA
- If chosen for HIPP:
 - child is disenrolled from HMO but keeps “fee for service” Medical Assistance
- Request to drop HIPP if disenrollment from HMO affects continuity of care – but not done easily
- Call HIPP Program at 1-800-644-7730 for more information

Home & Community-Based Services

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- Commonly referred to as “waivers”
- Waiver programs can pay for services and other things like home modifications that aren’t normally paid for by MA
- Waivers are special programs that fund home & community based support services for persons with various disabilities to enable them to remain in the community and out of institutions.

Waivers - Overview

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- Waivers become primary source of support services when youths turn 21 and are no longer eligible for MA EPSDT services or school services.
- Different waivers depending on type of disability- Intellectual disability, autism, physical disability, developmental disability
- Waivers are not entitlements - Ability to get on a Waiver is dependent on sufficient open “slots” - long waiting lists for intellectual disability waivers

Intellectual Disability Services

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- Documentation of intellectual disability (<70 IQ + significant limits in adaptive functioning) before age 22 and/or Autism
- If child/adolescent meets ID definition (<70 IQ + limits on adaptive functioning) consider applying for ID services at any time from age 3 on.
- Effective July 1, 2017 can also be eligible with an autism diagnosis even without an ID diagnosis.
- ID services not “Entitlements”. Long waiting lists. Apply at County Intellectual Disability Office.

Intellectual Disability (ID) Services

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- Place on waiting list based on “urgency of need for services” as determined by PUNS (Prioritization of Urgency of Need for Services) assessment
- Three Categories:
 - Emergency – Top priority: needs services within 6 months (5,042 on waiting list)
 - Critical – 2nd priority: needs services within 2 years (4,670 on waiting list)
 - Planning – last priority: needs services > 2 years (2,512 on waiting list)

pawaitinglistcampaign.org

Waivers for Individuals with Intellectual Disability, Developmental Disability or Autism

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Three waivers available - No age limit for individuals with an intellectual disability or autism. Individuals with a developmental disability with a high probability of resulting in an intellectual disability or autism are eligible from age 0 through 8. Age 8 and older requires a diagnosis of ID or Autism.

- **P/FDS (Person/Family Directed Support)** - services capped at \$33,000 a year. No residential services.
- **Consolidated**- no cost cap. May include residential - group home or “life sharing”.
- **Community Living** - \$70,000 a year cap on services

Supports Coordination is not included in the dollar amount cap for P/FDS and Community Living Waivers

Waivers for Individuals with Intellectual Disability, Developmental Disability or Autism

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P/FDS, Consolidated and Community Living Waivers offer a broad array of services.

Most of those services are covered for kids on MA until they reach age 21.

Examples of services covered thru waivers not covered by MA:

- Home accessibility modifications
- Vehicle accessibility modifications
- Respite
- Employment support services

Family Support Services (FSS)

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- Typically available for people not getting waiver services
- Administered by County Offices of Intellectual Disabilities - they have discretion in amounts & allowable uses. Not available in all counties.
- Provides small amounts of funding (usually \$1000 or less a year) for some supports like respite, camps, special equipment or therapies not covered by MA.

Autism Waiver

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- Must have diagnosis of autism spectrum disorder
- May also have intellectual disability
- Age 21 or older
- Alternative to ID waivers for adults with both autism & intellectual disability
- Covers community inclusion, respite & transition, behavioral & family counseling, employment services, assistive technology, residential & more

Other Waivers

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- **OBRA-** Age 18 & up w/ developmental physical disability (occurring before age 22) other than intellectual disability. (NO waiting list)
- **Community HealthChoices (CHC) Waiver** – individuals age 21 and older determined nursing facility clinically eligible (NFCE) - (NO waiting list)
- **Act 150 Program** – Not a waiver – state funded only for people 18-59 whose income or assets exceed waiver limits AND are NFCE. (Can have waiting list.)

Appeal Rights

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- Can appeal:
 - ✓ MA eligibility denial
 - ✓ Denial, termination or reduction of Medical Assistance services
 - ✓ Denial of waiver eligibility
 - ✓ Denial, termination, reduction of Waiver services - once you have a slot
- Appeal within 10 days from termination or reduction of current services, continues those services pending appeal outcome.
- Appeal mechanism for MA eligibility denial, Waiver eligibility denial or Waiver services is through a Fair Hearing (EXCEPT for the CHC waiver)
- Call PHLP 1-800-274-3258 for advice and possible representation with appeal

QUESTIONS??

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