A Closer Look at:
Health Coverage Transitions

Presentation By:
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Coverage Transitioning
Learning Objectives:

- Learn when we should be thinking about coverage transitions
- Identify health care coverage options
- Recognize key dates and important timelines
- Start to plan, obtain, and organize useful information

When Should We Think About Coverage
At Every AGE Transition

CEN, Birth to 1, Birth to 3
School Age
Before Turning 18 - and/or - 19
Before Turning 26
And more!

Example of AGE Transition:

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>AGE</th>
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<tbody>
<tr>
<td>Low birthweight SSI</td>
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<td>1</td>
</tr>
<tr>
<td>SSI</td>
<td>18</td>
</tr>
<tr>
<td>BADGERCARE PLUS</td>
<td>19</td>
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<tr>
<td>KATIE BECKETT</td>
<td>19</td>
</tr>
<tr>
<td>PRIVATE INSURANCE</td>
<td>26</td>
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</tbody>
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At Every CONDITION/DISABILITY Transition
Changes in level of need or level of service?
Condition is improving/worsening?

At Every INCOME Transition
Changes in income/assets?
Counting the right income/assets on applications for benefits?
Also impacted by age, family size, how family size is counted, tax responsibility

At Every SERVICE Transition
Require specialty services?
Require “out of network” services?

At Every EMPLOYMENT Transition
Some ability to work/no ability to work?
Employer sponsored insurance options?
Changes in income due to self/employment?
OTHER Transitions That Impact Coverage

- Immigration Status
- Exiting Foster Care
- Incarceration
- Moving to a new city/state
- Marriage/Divorce/Pregnancy/Baby
- Change or loss of job
- Adoption/Special Needs Adoption

When Should We Think About Coverage

Example of AGE Transition: Tim’s Story

- Jane and Ronald live with their 17 year old son, Tim, and 13 year old daughter, Margaret.
- Ronald and Jane are self-employed. Tim has disabilities but never qualified for Katie Beckett and the family made too much money for SSI. Kids are on BC+, parents are uninsured
- They are at 240% FPL.
- They wonder when Tim can transition to Adult SSI

Examples:

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Example of INCOME/FAMILY SIZE Transition:

**Sharon’s Story**

- Sharon and Joe just divorced. Sharon now lives with her two children, William and Katherine.
- Sharon gets SSI and has Medicaid coverage through SSI. William gets SSI as a child. Katherine is on BC+.
- Household size and income have now changed for Sharon.
- **What does this mean for Sharon, William and Katherine’s coverage?**

Example of OTHER Transition:

**Joanna’s Story**

- Joanna has one child, James. James is on private insurance through Joanna’s work and Katie Beckett.
- James receives speech therapy services covered by private insurance and Katie Beckett provides wrap-around coverage.
- Joanna was recently laid off, losing private insurance and her income.
- **What do we need to think about for coverage?**
**Review of Coverage Programs:**

**For Children:**
- Medicaid:
  - Katie Beckett Medicaid
  - BadgerCare Plus
  - Long Term Care programs
- Social Security:
  - Supplemental Security Income (SSI)
- Private Insurance
  - Employer Sponsored, Marketplace, other

**For Adults:**
- Medicaid:
  - Elderly, Blind, Disabled Medicaid (EBD)
  - Medical Assistance Purchase Plan (MAPP)
- Social Security:
  - Supplemental Security Income (SSI)
  - Social Security Disability Insurance (SSDI)
- Private Insurance
  - Employer Sponsored, Marketplace, other

**Transitioning to Adulthood**

**Example 1:**

*When BadgerCare Plus Ends (Age Transition):*
- BadgerCare Plus coverage terminates at the end of the month in which the child turns 19.
- The child does not automatically transition to an adult BadgerCare/Medicaid program.

*When BadgerCare Plus Ends (Income Transition):*
- BadgerCare Plus coverage FPL Limit:
  - 306% for Children
  - 100% for Adults
- Watch income increases or decreases
**When BadgerCare Plus Ends**

*Service Transition:*

- Out of network?
- Network conflicts?!

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**NEXT STEPS:**

- The Deadline: Start looking at other coverage options shortly after the child's 18th birthday.
- Remember: Most disability benefit programs take 6 months or more for processing.
- Considerations: SSI, “Elderly, Blind, Disabled” Medicaid, MAPP, or Private Insurance

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**When SSI Ends for Children**

*Age Transition:*

- SSI for Children ends at age 18.
- Getting Adult level SSI is NOT automatic.
- The child will need to start a new application for Adult SSI Benefits.

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**NEXT STEPS:**

- The Deadline: Start the adult disability paperwork no more than one month BEFORE the child’s 18th birthday.
- If all procedures are followed, SSI for Adults starts TWO MONTHS after the individual turns age 18.
- Adult Disability programs look at: ABILITY TO WORK
When Katie Beckett Ends
(Age Transition):
• Katie Beckett Medicaid coverage terminates at the end of the month in which the child turns 19.
• The child does not automatically transition to an adult BadgerCare/ Medicaid program.

When Katie Beckett Ends
(Condition Transition):
• Katie Beckett has two eligibility criteria:
  • Level of Need – improved condition may make you ineligible; worsened condition may make you eligible
  • Level of Care

When Katie Beckett Ends
(Income Transition):
• Katie Beckett looks at the income of the CHILD
  • Increase in income could make the child ineligible
  • No asset test for Katie Beckett Medicaid

NEXT STEPS:
• The Deadline: Start looking at other coverage options shortly before the child’s 18th birthday or 19th birthday.
• Considerations: SSI, EBD Medicaid, MAPP, or Private Insurance
Remember: Katie Beckett has two eligibility criteria: Level of Need (Disability Determination) and Level of Care
• Adult Disability programs have one: Disability Determination
Transitioning to Adulthood

Coverage Tips for Parents:

- Indicate if the child had SSI or Katie Beckett in the past:
  - Adult Disability application requires a **new** adult disability medical determination
  - Indicating prior coverage from Katie Beckett or SSI may help get faster access to the medical file and may reduce the time to make a new decision.

When Getting a Job

(Employment Transition):

- Access to employer sponsored insurance?
- Income changes? Asset changes?
- How much ability to work – only a few hours, or more?

Transitioning to Adulthood

Review of Coverage Programs

EXAMPLE 4:

NEXT STEPS:

- AGE and Income matter during employment transitions:
  - Employer-sponsored insurance
  - Ability to purchase a Marketplace Plan
  - Adults with some ability to work: MAPP
  - Disruption of BadgerCare Plus Eligibility?
  - Programs that “set aside” income so you can work (Plan for Achieving Self Support (PASS))

Coverage Tips for Parents:

- Keep a “calendar” of key dates:
  - Reminders of upcoming birthdays!
  - When coverage will end
  - When to look into or apply for a new program
  - When to submit additional information
  - Doctor visits, exams
Transitioning to Adulthood
Coverage Tips for Parents:

Keep a “diary” or log of communications and information:
• Who did you talk to? What about? When?
• When did a job start? Salary/pay rate, benefits?
• Did you report any changes? When and how?

Communicating with Agencies/Programs/Banks:
• Do a “3-way call.”
• Consider Legal Guardianship
• Signed Consent
  • Authorized Representative Form
  • Consent for Release of Information Form

Powers of Attorney Considerations

Transitioning to Adulthood
Coverage Tips for Parents:

• Gather relevant documents:
  • Medical records
  • Bank statements
  • proof of other assets
  • Pay stubs

• Identify additional resources needed:
  • Attorney to help financially plan or establish a trust?
  • Attorney to help with guardianship or powers of attorney paperwork
  • Employment resources
  • Care Transition & Medical Home resources
Take Charge of Your Health
Transitioning from Pediatric to Adult Health Care

Maia Stitt, MS
Youth Health Transition Coordinator
Waisman Center

Transition Experiences

What is Transition?
The purposeful, planned movement of adolescents and young adults to independent adulthood.
– or –
Preparing you to move from childhood to adulthood.
Why is Transition Important?

Transition includes all things related to becoming and adult:

- Education
- Employment
- Recreational Activities
- Community Living, and...
- Health

What is Health Transition?

“The purposeful, planned movement of adolescents and young adults with chronic physical and medical conditions from child-centered to adult-oriented health care systems.” – Society for Adolescent Medicine

- or –

Preparing you to move from your childhood doctor to adult doctors.

What Experience Tells Us

Multiple aspects of health care transition:

- Providers
- Coverage
- Decision-making
- Health Management
- Time Management
Key Areas of Health Transition

- Health Care Self-Management and Decision Making
- Health Care Providers
- Health Insurance Coverage

Goals of Health Transition

- **Transfer of care** from child to adult-oriented services—with uninterrupted services.
- **Promote independence**, self-care, and self-determination.
- **Carry out role/responsibilities** as adult when appropriate.
- **Establish routines** to promote and maximize life-long health and potential

Barriers and Challenges

- Changing relationships between pediatricians, youth, and families
- Lack of information about transition resources and supports
- Lack of available resources
- Lack of available primary care providers
- Lack of reimbursement for transition services
National, State, Regional Supports

• Got Transition
  www.gottransition.org

• Youth Health Transition Initiative
  www.healthtransitionwi.org

• Regional Centers
  www.healthtransitionwi.org/find-your-regional-center.htm

Regional Supports

www.healthtransitionwi.org/find-your-regional-center.htm

Tools & Resources

• Transition Readiness Checklist
• Youth Pocket Guide
• Transition Care Plan
• Portable Medical Summary
When to Start Thinking Transition

- Start early or as early as possible
- Identify areas of independence or interest in being independent
- Complete and review transition skills checklist and choose a few skills to start practicing.
- Talk to pediatrician, share concerns about transition and strengthen your “team”
- Review additional resources in this presentation and contact local Regional Center.

Age Categories for Transition

- Age 8 – 10
- Age 10 – 12
- Age 13 – 15
- Age 16 – 17
- Age 18+

Parents and Guardians

- What can you do?

Health Care Providers

- What can you do?
Planned Health Transition

- Who should be included?
- Knowledge and skill assessment
- Portable medical summary
- Written health care transition plan (S.M.A.R.T.) plans – age 14

Taking Charge …

- Discovering
- Tracking
- Preparing
- Planning
- Transferring
- Completing

Taking Charge …

- Getting started (2-15 minutes of your time)
  - Discovering
  - Tracking
  - Preparing
  - Planning
  - Transferring
  - Completing
Taking Charge …

• Advocate-in-Training (10–30 minutes of your time)
  • Discovering
  • Tracking
  • Preparing
  • Planning
  • Transferring
  • Completing

Taking Charge …

• Master Advocate (60 minutes – 1 day of your time)
  • Discovering
  • Tracking
  • Preparing
  • Planning
  • Transferring
  • Completing

Thank you!

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A Closer Look at Health Coverage Transitions

http://mediasite.safetyweb.org/Mediasite/Play/5709fca7659a4a7b4d942cc7d8a9a90b1d