

## A Guide to Health Insurance



### ASK About the Medical Bills

A child's medical expenses can be very stressful and overwhelming. For a family with a child who has a disability or illness, this can be even more stressful and overwhelming. The information presented here is to offer families options for assistance in paying for their child's medical bills.

# ASK

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Fax: 317-251-7488  
[www.aboutspecialkids.org](http://www.aboutspecialkids.org)

## AT A GLANCE

- Indiana State Department of Health, Indiana Family Helpline 1-800-433-0746, [www.in.gov/isdh/21047.htm](http://www.in.gov/isdh/21047.htm)
- Indiana Department of Insurance Consumer information 1-800-622-4461, [www.in.gov/idoi](http://www.in.gov/idoi)
- ICHIA 1-800-552-7921, [www.ichia.org](http://www.ichia.org)
- Hoosier Healthwise Helpline 1-800-889-9949
- CSHCS 1-800-475-1355, [www.in.gov/isdh/19613.htm](http://www.in.gov/isdh/19613.htm)
- CHOICE – Call Area Agency on Aging 1-800-986-3505
- Social Security Administration 1-800-772-1213, [www.ssa.gov](http://www.ssa.gov)
- Medicaid Waivers 1-800-545-7763, [www.in.gov/fssa/ompp/2549.htm](http://www.in.gov/fssa/ompp/2549.htm)

### KEEP IN MIND

There are numerous community resources that may also offer help.

- Contact disability specific organizations.
- Talk to service organizations.
- Discuss possible opportunities with hospital social workers.

## MEDICAID

Medicaid, in Indiana, is also known as Hoosier Healthwise. This health insurance program is for children, pregnant women, and families with limited income. Depending on your income you may be asked to pay fees for this plan.

- This program is managed by the state's contracted Managed Care Organizations (MCO).
- Apply at your local Division of Family Resources or call Hoosier Healthwise, 1-800-889-9949.

## MEDICAID DISABILITY

- Medicaid Disability (MAD) is available for individuals with disabilities.
- MAD is different than Medicaid. MAD looks at income, assets, and the extent of the child's disability.
- If over income and assets, you may be eligible for service under a spend-down provision which is like having a co-pay in private insurance.
- After 30 consecutive days of hospitalization or institutionalization, the child may be eligible for services under MAD and for coverage dating 30 days before the application date.
- Apply at your local Division of Family Resources or call Hoosier Healthwise, 1-800-889-9949.

## MEDICAID HOME AND COMMUNITY BASED WAIVERS

Support services are things necessary to help the individual live safely in the community. This program provides support services to individuals with disabilities.

- There are different types of Waivers.
- Parental income and resources are disregarded.
- You may be placed on a waiting list.
- For physical or medical disabilities call the Area Agency on Aging (AAA), 1-800-986-3505
- For developmental disabilities and Autism call your local Bureau of Developmental Disabilities Services or call, 1-800-545-7763.

## SOCIAL SECURITY

Supplemental Security Income is not a health coverage program but provides basic income to disabled people who have limited income and resources.

- Most of the application processes can be done by phone.
- Apply at your local Social Security Administration office or call SSA, 1-800-772-1213

## OTHER PROGRAMS

### CHILDREN'S SPECIAL HEALTH CARE SERVICES (CSHCS)

This program is available to children under the age of 22 who have one of the diagnoses specifically described in this plan.

- Provides for well and sick child medical visits, prescriptions, dental and medical equipment.
- Eligibility is based on income and diagnosis. Your income can be higher for this program than for Hoosier Healthwise.
- People with cystic fibrosis have lifetime coverage.
- Mileage reimbursement is possible for medical appointments in excess of 50 miles round trip.
- Apply at Riley Hospital for Children, your local Division of Family Resources or call CSHCS, 1-800-475-1355

### CHOICE

Community and Home Options to Institutional Care for the Elderly provides services to families of aged and/or disabled individuals, including children.

- In home services may be provided.
- Respite services may be included.
- Apply at your local Area Agency on Aging, 1-800-986-3505

## PRIVATE INSURANCE

If your child has private health insurance, this will be the primary source of coverage. Understanding your insurance policy is very important. Here are some tips:

- Get a copy of the entire policy.
- Read it carefully.
- Find out who your contact at that company is, such as a case manager or benefits administrator, and call if you have any questions understanding the policy.
- Contact the Indiana Department of Insurance for specific concerns about the policy. Contact number is 1-800-622-4461.

If you are planning on changing insurance companies be sure you have continued coverage. Here are some tips:

- Understand how the change may affect your benefits.
- Pre-existing conditions may be protected by the Health Insurance Portability and Accountability Act of 1997 (HIPAA).
- Check to see if Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985 is available. COBRA may provide insurance coverage to your child at a specific cost to you. This will continue the plan you are currently on for a designated period of time. That time period may be extended if your child has a significant disability.

To purchase a private insurance policy, here are some ideas on where to begin:

- Talk to a licensed insurance agent.
- Look into group rates through unions, trade associations, or professional organizations.
- Indiana Comprehensive Health Insurance Association (ICHIA) provides insurance for those individuals having difficulty obtaining insurance. Contact number is 1-800-552-7921.

### KEEP IN MIND

If your child's medical bills are not covered by an insurance plan, often hospitals and other providers may negotiate reduced or extended payments. You will need to talk to the individual providers for each billed service.

The logo consists of the letters 'ASK' in a large, bold, purple, sans-serif font. The letters are set against a white rectangular background.

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