

(Family Support Services Waiver and Community Integration and Habilitation Waiver) and medical (Aged & Disabled Waiver and Traumatic Brain Injury Waiver).

## 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.
- 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.
- 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.
- Visit the Health Insurance Exchange at [www.healthcare.gov](http://www.healthcare.gov)

### 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 bold, purple, sans-serif font, centered within a white rectangular box.

8435 Keystone Crossing  
Suite 190  
Indianapolis, IN 46240  
Phone: 317-257-8683  
Toll Free: 800-964-4746  
Fax: 317-251-7488  
[www.aboutspecialkids.org](http://www.aboutspecialkids.org)