WHAT IS A MEDICAID WAIVER?

- Home & Community Based Medicaid Waivers are federal-state funded programs for individuals with disabilities who are at risk for placement in an institution (i.e. group home, nursing home). Waivers provide services to help people with disabilities continue to live in their homes and communities. The cost of waiver services must be less than the cost to Medicaid if the individual were placed in an institution.

WHY SHOULD I REFER FAMILIES?

- Medicaid Waivers offer individuals with a significant disability the funding to provide supports to live at home and/or in the community instead of institutional settings.
- Waivers cover services above and beyond the Medicaid state plan, like attendant care, home modifications (ramps), lifts for vehicles, residential and employment supports, and other services not covered by Medicaid or other private insurance plans.
- Parental income and assets are NOT counted when determining financial eligibility. Child’s income and resources are counted.
- Families often have many expenses that are unmet by insurance plans. Some families remain in poverty so they can keep the child’s public insurance plan (Hoosier Healthwise).
- Medicaid Waivers allow families to have more financial freedom by enabling them to maintain employment.
WHEN TO REFER FAMILIES

• It’s never too early or too late to tell families about waivers.
• Families may not be ready for the information initially.
• Families need to hear about the waiver options regularly and often.
• Applying doesn’t guarantee eligibility nor commit you to the program.
• Currently there are waiting lists for some Medicaid Waivers. However, it is very important to apply and get on a waiting list if needed.

WHO MIGHT QUALIFY FOR A MEDICAID WAIVER AND HOW CAN I DETERMINE THAT?

• Anyone may apply for a waiver if they think their child may qualify.
• A child may qualify if it seems likely he will not be able to live independently without supports.
• If the child is on Medicaid Disability or Supplemental Social Security Income, then he may qualify.
• There are 4 different waivers that apply to children, and they are divided into two categories; developmental (Family Support Services Waiver and Community Integration and Habilitation Waiver) and medical (Aged & Disabled Waiver and Traumatic Brain Injury Waiver).

WHERE DO FAMILIES GO TO APPLY FOR MEDICAID WAIVERS?

• If a child has a cognitive/developmental disability or Autism, apply at the local Bureau of Developmental Disability Services (BDDS) office, 1-800-545-7763, ext 2 (ask for the BDDS office in your area).
• If a child has a serious medical condition or Traumatic Brain Injury (TBI), apply at the local Area Agency on Aging, 1-800-986-3505.

For more detailed information, please contact About Special Kids, 1-800-964-4746 or www.aboutspecialkids.org/Directory.aspx and click on your county to find resources.

Or Indiana Governor’s Council for People with Disabilities Consumer Guide: www.in.gov/gpcpd/2359.htm

Or The Arc of Indiana: www.arcind.org

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