Understanding the Funding Maze,
A tool kit for public and private funding resources for Indiana families

Thursday August 27, 2009
IUPUI Campus Center
Welcome
About the Riley Child Development Center

- Leadership Education in Neurodevelopmental and Related Disabilities (LEND) program
- Founded in 1970
- Funded by Maternal and Child Health Bureau (MCHB)
- Additional funding from grants, research and service reimbursement
What We Do...

• Training
• Research
• Assessment/diagnostic clinic
• Early Childhood Clinic
• Partnerships
How to Contact Us...

Riley Child Development Center
702 Barnhill Drive Rm. 5837
Indianapolis, IN  46202
317/274-8167
FAX: 317/274-9760
Understanding the Funding Maze,
A tool kit for public and private
funding resources for Indiana families

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“Rules to live by”

• Leave options open
  – apply now; you can always decline services later

• Expect changes
  – Programs change; link into ways to stay up-to-date

• Ask questions
  – MAKE SURE you have the right answers
  – DOCUMENT
How to Stay “up-to-date”

- Family to Family Health Information Center
  - www.aboutspecialkids.org

- Covering Kids and Families
  - www.ckfindiana.org

- Family Voices Indiana
  - http://fvindiana.blogspot.com

- DDRS Bulletin
  - DDRSBulletins@fssa.IN.gov Include first and last name, and e-mail address for each subscriber

- Local connections
## Federal Poverty Guidelines

### 2009 HHS Poverty Guidelines

<table>
<thead>
<tr>
<th>Persons in Family Unit</th>
<th>100% FPL</th>
<th>135% FPL</th>
<th>150% FPL</th>
<th>175% FPL</th>
<th>200% FPL</th>
<th>250% FPL</th>
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<tr>
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<td>$10,830</td>
<td>$14,620</td>
<td>$16,245</td>
<td>$18,952</td>
<td>$21,660</td>
<td>$27,075</td>
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<td>38,587</td>
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<td>33,270</td>
<td>44,914</td>
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<td>58,222</td>
<td>66,540</td>
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<tr>
<td>8</td>
<td>37,010</td>
<td>49,963</td>
<td>55,515</td>
<td>64,767</td>
<td>74,020</td>
<td>92,525</td>
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<tr>
<td>Add for each additional person</td>
<td>3,740</td>
<td>5,049</td>
<td>5,610</td>
<td>6,545</td>
<td>7,480</td>
<td>9,350</td>
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Early Childhood Meeting Place
http://earlychildhoodmeetingplace.indiana.edu/
Click “family info & resources”
Click “Financial Resources Fact Sheets”
**Select any sheet**

<table>
<thead>
<tr>
<th>Resource</th>
<th>Location</th>
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<tbody>
<tr>
<td>A Guide to Sunny Start Financial Resource Fact Sheets</td>
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<td>Assistive Technology</td>
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<td>Autism Mandate</td>
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<td>Bureau of Developmental Disabilities Services (BDDS)</td>
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<td>Child Care Vouchers</td>
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<td>Children's Special Health Care Services (CCHCS)</td>
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<td>CHOICE</td>
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<td>Consolidated Omnibus Budget Reconciliation Act (COBRA)</td>
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<td>Early Childhood Special Education</td>
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<td>Family Medical Leave</td>
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<td>First Steps</td>
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<td>Food and Nutrition Assistance</td>
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<td>Head Start</td>
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<td>Medicaid</td>
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<td>Medicaid HIV/AIDS, Blind, Disabled &amp; TBI</td>
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<td>Medicaid Waiver: DD, Autism &amp; Support Services</td>
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<td>Other Funding Options</td>
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<td>Prescription Drugs</td>
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<td>Private Health Insurance</td>
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<td>Resources Organizations</td>
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The good news is that we managed to save your life! The bad news is that you are going to spend it paying for the good news!
Private Insurance

• Know what you have
  – What is covered
  – Limits
  – Understanding the Autism Mandate
• Make maintaining insurance a priority
  – Preexisting conditions
  – COBRA
  – FMLA
• Know whom to talk to about issues
  – At insurance company
  – At employer
• Look at options to supplement
  – Dual coverage
  – Public programs
Medicaid

- **Hoosier Healthwise:**
  - **Hoosier Healthwise Package A** – For children under age 19 based on household income 150% or less of FPL- no co-pays
    - Adults in these families often qualify for Medicaid under TANF rules (income less than 100% FPL)
  - **Package B** covers women only for pregnancy up to 150% FPL
  - **Package C** covers children less than 19 years old based on household income (more than 150% but not more than 250% FPL) small co-pays
Medicaid Disability

- **Medicaid Care Select** - Medicaid care management (Package D) for people with disabilities. For more information: Call 1. 877.MedSelect (1-866-963-7383) [www.medicaidselect.com](http://www.medicaidselect.com)

- Disability criteria, resource limits, and income eligibility

- **Medicaid Spend-Down** – Depending on medical expenses allows individuals to spend down income to remain on Medicaid program. For more information: [www.in.gov/fssa/disability/medicaid/spend.html](http://www.in.gov/fssa/disability/medicaid/spend.html)

- May provide greater coverage for care related to disability
Healthy Indiana Plan

• Adults
• Priority to parents of children who are covered under Hoosier Healthwise
• Earn up to 200% of FPL
• Must have been uninsured for six months
• May not have access to insurance through their employer.
• Small co-pays
What are the different types of waivers?

- Aged and Disabled (A&D)
- Traumatic Brain Injury (TBI)
- Developmental Disability (DD)
- Autism
- Support Services (SS)
Medical Waivers: Aged and Disabled (A&D), Traumatic Brain Injury (TBI)

Waivers for children and adults whose needs are primarily medical in nature to assist a person to:

- Be as independent as possible
- Live in their home or community

Services might include:

Adult Day Services, Attendant Care, Environmental Modifications, Respite Care, Specialized Medical Equipment and Supplies, etc.
Developmental Waivers: Developmental (DD), Autism, Support Services (SS)

Waivers for children and adults with a developmental disability assist a person to:

• Become involved in the community where he/she lives and works
• Develop skills to make decisions about how and where the person wants to live
• Be as independent as possible

Services might include: Day Services, Therapies, Respite Care, Personal Emergency Response System, etc.
Who qualifies?

A person must meet certain eligibility (aged, blind or disabled), financial and level of care requirements. When a person becomes ‘targeted’ for the Waiver, some of the Medicaid eligibility requirements are removed, such as the family income is not considered as part of the financial consideration for children under age 18.
How do I sign up?

• First, you must fill out an application. An Arc Network advocate can help with this. 1-800-382-9100

• If you are applying for Aged & Disabled or Traumatic Brain Injury: Contact your local Area Agency on Aging (AAA)

• If you are applying for Developmental, Autism, or Support Services: Contact your local Bureau of Developmental Disabilities Services (BDDS) District Office
What **priority slots** are available?

- The first group includes students who are leaving high school, ages 18-24 (SS).
- The other group includes individuals whose caregivers are over the age of 80.
- There are other unique circumstances which may qualify you for a priority slot.
- If you think you may qualify, check with an Arc Network advocate. Call 1-800-382-9100
Family Subsidy Program

**Family Subsidy Program:** Provides limited financial support for respite care called ‘Caregiver Support,’ to assist families to keep the child or adult with **developmental disabilities** in the family home. Caregiver Support Services provide a ‘break’ for the primary caregiver. By definition, the primary caregiver is not allowed to use Caregiver Support Services to work or attend school classes. For more information, contact the **Bureau of Developmental Disabilities Services (BDDS)** District Office in your area.
CHOICE (Community and In-Home Options to Institutional Care for the Elderly and Disabled)

A state-funded program under the Division of Aging that provides support to both the elderly and people with disabilities including children. In-home services such as respite care, home modification, personal assistance, and other services can be accessed. There is a waiting list for services. For more information, contact your local Area Agency on Aging. Call 800-986-3505.
See you in 10 Minutes…
Children’s Special Health Care Services

- Indiana Children's Special Health Care Services (CSHCS) is a supplemental program that helps families of children with serious, chronic medical conditions pay for treatment related to their child's condition
- Must meet medical eligibility
- Income eligibility up to 250% FPG
- No wait list
- 1.800.475.1355
- Can print application from [web]
Prescription Drugs

• Rx for Indiana: A Partnership for Prescription Assistance 877.793.0765
  www.rxforindiana.org

• NeedyMeds- Provides information on Patient Assistance Programs (PAPs), state programs, local programs, and disease specific programs.  www.needymeds.com

• Stores that offer reduced price

• Communicate with Physician
Dental Care

- Community Health Centers
- Dental Schools
- Give Kids a Smile
- Maximize coverage
For application and status of benefits call 800-772-1213 (automated answering resource). Contact website www.ssa.gov/disability/

Social Security Disability Insurance (SSDI): An income disability program that pays benefits to an eligible person with a disability and certain members of the family if the person is "insured," meaning they have worked long enough and paid Social Security taxes.

Supplemental Security Income (SSI): An income disability program that pays benefits to eligible adults and children with disability based on financial need.

• Monthly payments for children under 18 who meet Social Security’s definition of disability and have income/resources within eligibility limits (@3,000 not including home and car)
  – Resources of family members living in-house are considered if child lives at home or returns home from school for visits
  – $623 a month
Food and Nutrition

- Food Stamps
- Emergency Food Assistance Program
- Free and Reduced Price School Meal Program
- Community Resources
- Creative and Careful Shopping
WIC

- At or below 185% of the federal poverty level
- Serves pre-natal women, post-partum breastfeeding women within a year of the infant's birthday, post-partum non-breastfeeding women within six months of the infant's birthday, infants through the month of their fifth birthday
- Provides: nutritious foods (including formula and liquid nutrition as appropriate), nutrition counseling, referrals to other programs
- Local offices. To find the clinic nearest you or to learn more about WIC, call 1-800-522-0874
Child Care Voucher

• Federal program
• Assists with childcare for parents who are working or in school
• Up to 127% of poverty
• Local waiting list
First Steps

• Evaluation is at no cost (may bill insurance)
• Service coordination, which includes financial case management, is at no cost
• 250% of federal poverty line and below: all IFSP services provided at no cost
• Call 800-441-7837
Head Start and Early Head Start

- Head Start is a federally funded program that provides comprehensive services for low-income Hoosier children and their families. Head Start programs are available in every county and serve children ages three through five. Fifteen Indiana counties have Early Head Start programs which serve pregnant women, infant and toddlers (ages birth to three). All programs provide early childhood educational, social, medical, dental, nutritional and mental health services to enrolled children and families.
Special Education

Special Education: IDEA (Individuals with Disabilities Education Act), a federal law that provides a free appropriate public education in the least restrictive environment to special education students up to age 22

- May bill Medicaid
- Medical services needed to provide access to education (nursing services at school – IHP as part of IEP)
- Extended school Year (ESY)
- Evaluations, including independent
- Transition Planning

For more information, contact the Special Education Director at your local school corporation or call the state office toll free at 877-851-4106.

Text of “new” Article 7 is online
Section 504

• Section 504 is federal civil rights legislation which prohibits discrimination against people with disabilities. Children who are not eligible for special education and related services under IDEA but who have a disability within the meaning of Section 504 may be able to access some services under Section 504.
Assistive Technology

Any item, piece of equipment, or system that is used to increase, maintain or improve the functional capabilities of an individual with a disability.

- Who pays?
- Learn more
- Get Help
Disability Specific

Some disability diagnoses have groups that fund some services

- **The Muscular Dystrophy Association** assists with the purchase of wheelchairs, leg braces and communication devices. Contact the Indiana office by phone at (317)824-4805 or by lafayettein@mdausa.org for more information.

- **United Cerebral Palsy Association of Greater Indiana** has a Specific Assistance program where individuals with Cerebral Palsy can apply for funds for mobility, communication and other equipment. An application and additional information can be found at www.ucpindy.org

- **Shriners Hospitals for Children** serve children up to the age of 18 with orthopedic conditions, burns, spinal cord injuries and cleft lip and palate, who are eligible for admission and receive all care in a family-centered environment at no charge – regardless of financial need. While there is no Shriners Hospital in Indiana qualifying children can receive treatment at centers in surrounding states. Call 1-800-237-5055 or visit www.shrinershq.org for more information and to apply.
Grants

- www.aubreyrose.org/grants.htm
- www.mesa-angels.com/apply.asp
- www.joniandfriends.org/CFD_Application.pdf
- www.challengedamerica.com/index.html
- www.hannahandfriends.org/grants.html
- http://www.uhccf.org
- http://www.geocities.com/hcci_indy/
Creativity

- Barter
- Partnerships
- Negotiation
- Asking!!!!
Further Assistance

- ASK
  www.aboutspecialkids.org
- Arc of Indiana
  www.arcind.org
- ASI Indiana
  www.inautism.org
- The Indiana Partnerships Center
  www.fscp.org
- IN*SOURCE
  www.INSOURCE.org
- Covering Kids and Families
  www.ckfindiana.org