

# FINANCIAL RESOURCES



## Medicaid

Medicaid is administered by states, according to federal requirements.

Medicaid is available to children, pregnant women and adults based on **household size and income**.

### Ohio Medicaid 2017 Financial Eligibility – Monthly Income ([www.medicaid.ohio.gov](http://www.medicaid.ohio.gov))

Family Size	Fed. Poverty Level	Adults (age 19-64)	Child with Insurance	Pregnant Woman	Child without Insurance
	<b>100%</b>	<b>133%</b>	<b>156%</b>	<b>200%</b>	<b>206%</b>
1	1,005	1,337	1568	2010	2071
2	1,354	1,800	2112	2707	2788
3	1,702	2,264	2655	3404	3506
4	2,050	2727	3198	4100	4223
5	2,399	3190	3742	4797	4941
6	2,747	3654	4285	5494	5659

Ohio Application: <https://benefits.ohio.gov/>

Kentucky Application through Benefind: <https://benefind.ky.gov/>

Indiana Application: <https://www.fssabenefits.in.gov/CitizenPortal/application.do>



## SSI

Examines household size, income and resources. SSI does not have set cut off limits like Medicaid, but they will ask about any resources the family has that can be liquidated into cash.

### Social Security Process Instructions

#### Step 1:

Contact 1-800-772-1213 to schedule a phone interview with Social Security or visit local office.

1. The date you make the call you are initiating the social security claim.
2. Be prepared to answer a few simple questions about your child and their condition.
3. Be prepared to answer questions regarding your income and resources.

## **Step 2:**

You will be contacted by mail with a phone interview date.

1. If your child is over 18 and you do not have guardianship they will need to be present for the interview process.
2. If the parent is not the legal guardian, court papers signed by the judge must be provided.
3. Be prepared to answer both medical and financial questions.

## **Step 3: Fill out the online report: (This needs to be completed before the phone interview takes place)**

1. Go to SSA.gov.
2. Click on the Benefits Tab.
3. Under the benefits tab you will look under the column LEARN and click on Supplemental Security Income.
4. Scroll to the middle of the page and choose an adult or child with a disability.
5. You will then be directed to start the report.

**\*\*The Social Security case worker will assist with this at time of interview, if unable to complete\*\***

## **Step 4:**

You will need to have your child's medical records submitted to Social Security to aid in their determination. Social Security will send a request for records from any hospital or provider treating the individual. Please note Cincinnati Children's may take up to 45 days to release records to Social Security. If you want to check on the status of your records request, please contact the medical records department of each provider you have submitted.

## **Grants**

There are programs for children who have insurance, but needed medical services are not covered by insurance or the cost of the services is difficult for the family, also called underinsured. Each program has their own guidelines, often including household income limits. The grants also typically require a letter of medical necessity from the doctor and proof of denial from insurance.

**United Healthcare Children's Foundation:** <http://www.uhccf.org/>



The grants provide financial relief for families who have children with medical needs not covered or not fully covered by their **commercial** health benefit plan. The applicant must be 16 years old or younger and live in the United States. The applicant must be covered by a commercial health benefit plan and limits for the requested service are either exceeded, or no coverage is available and/or the costs are a serious financial burden on the family. Financial need of the child's family will be evaluated and documented through information provided on the application. Must meet financial guidelines. Individuals with Medicaid will **NOT** be accepted.



**Building Blocks for Kids:** <http://www.bb4k.org/>

All grant requests must fall into one of the following categories:

- Expenses associated with surgery or a specific procedure or treatment such as organ transplants, craniofacial reconstruction, physical rehabilitation therapy, cochlear implants, etc.
- Expenses associated with apparatus such as: wheelchairs, van lifts, communication devices hearing aids, prosthetic limbs, etc.

In order to be considered for funding the following criteria must be met:

The child must be under the age of 18. The child is from the greater Cincinnati area or has a strong link to the area such as a grandparent, an aunt or uncle, or a relationship with a local organization. The cost of the surgery, procedure, treatment or apparatus is very significant and is not covered by either the parent's insurance or the parent's assets/income or by a combination thereof. The case must be in a proactive stage. Requests for debt reduction of expenses already incurred will not be considered.

Contact Information: (513) 770-2900



**Paige's Princess Foundation:** <https://www.paigesprincessrun.com/>

Organization providing grants to pediatric patients with life-long disabilities. Any condition or diagnosis can apply for assistance if it results in the disability of the child. Finances adaptive equipment or therapeutic services to enhance the quality of life, mobility and independent function of the child. Also assists with Co-Pays and Deductibles.

Contact Information: (513) 228-1064

*\*\*\* There are many other programs in addition to these options.*

## **Achieving a Better Life Experience (ABLE) Act**



“designed to provide new opportunities for individuals and families to save for the purpose of supporting individuals with disabilities in maintaining their health and independence.”

Beginning January 1, 2015, the ABLE Act authorizes each state to establish and operate ABLE programs, similar to the college planning 529 account. The program allows:

- A single ABLE account to be set up for any “eligible” state resident. “Eligible individuals must be severely disabled before turning age 26, based on marked and severe functional limitation or receipt of benefits under the SSI or Disability Insurance programs.”
- An annual contribution to the ABLE savings account to be made, from all individuals, equal to the annual gift tax exclusion amount (in 2014-2015 this is \$14,000, but is indexed for inflation).

- Distributions are taken directly from the ABLE account and can be used for “qualified expenses.” These are defined as expenses related to the individual’s disability, such as:
  - health
  - education
  - housing
  - training
  - assistive technology
  - personal support
  - related services and expenses

Any income earned by these accounts would not be taxed, nor would distributions made from them, so long as the distribution is used for qualified expenses.

The accounts will not be considered a resource when determining eligibility for government benefits (up to \$100,000 of the ABLE account value). However, distributions for housing expenses would still be considered when SSI benefits are calculated.

An ABLE account provides a way to help provide a better quality of life for a loved one with a severe disability, and does not jeopardize government benefits being received. Under this new legislation, each state is enabled to create an ABLE 529 account.

[ABLE National Resource Center](#)

The [Ohio State Treasurer's Office](#) has created a site for information related to ABLE Accounts. You can sign up and stay informed.



## **CCHMC Resources**

### **Financial Counseling**

Assists families in the process of paying for medical services they have received. Can assist families with no insurance.

### **Family Financial Advocates or FFAs**

Assists families in the process of paying for medical services they have received. Can assist families who have insurance, but are experiencing out of pocket medical expenses.

### **Special Needs Resource Directory**

<https://www.cincinnatichildrens.org/patients/child/special-needs/directory>

Finding information and resources. The Special Needs Resource Directory, supported by the Family Resource Center at Cincinnati Children's, can assist parents, caregivers and healthcare providers identify, evaluate and access necessary services and supports. Focused on children and youth with special health needs who have physical, developmental, behavioral or emotional conditions, the directory connects to local, regional and national websites to help you:

- Find information about your child’s diagnosis or condition
- Identify strategies to help you advocate for your child
- Develop community connections for resources and support

- Locate information and resources to assist you with special education, healthcare, financial, transition, recreation, networking and future planning needs
- Overcome barriers to access healthcare resources