Health Coverage Options in MN:
Understanding MA, MA-TEFRA, Waivers

March 4, 2020
• Provide information and assistance to help families get needed services and supports including financial, healthcare, educational and community life.

• Connect parents with veteran parents who have a child with similar needs or experiences.

• Offer emotional support, understanding and acceptance so parents do not feel alone.

• Offer encouragement and education to support parents in speaking up for their child.
• State Affiliate Organization of Family Voices National

• State Alliance Member of Parent to Parent USA
Health Care Coverage and Services

Kimberly Hicks MN DHS

Early Intensive Developmental and Behavioral Intervention Policy Lead
Healthcare coverage
<table>
<thead>
<tr>
<th>Private insurance</th>
<th>Public health insurance</th>
<th>Both</th>
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<tbody>
<tr>
<td>• Employer</td>
<td>• MinnesotaCare</td>
<td>• May carry both if cost effective</td>
</tr>
<tr>
<td>• Not through MNSure</td>
<td>• Medical Assistance (MA)</td>
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<td></td>
<td>• MA-TEFRA</td>
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<td></td>
<td>• Pre-paid health plans</td>
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• May 23, 2013, Minnesota became the 33rd state to pass autism insurance legislation. H.F. 123

• The law requires insurers to provide coverage for diagnosis, treatment and evaluation of people with autism spectrum disorder. But specific coverage may vary.

• The law applies to employers with more than 50 employees whose plans are regulated by MN Department of Commerce must provide coverage.

• Self-insured plans are not regulated by Department of Commerce

• Also MN law outlines the services available through MN healthcare programs under EIDBI legislation

• MN state employees healthcare plans provide coverage
Do I have coverage?

- Review your policy
- Identify if your employer plan is state regulated
- Ask providers if they are in your network before the appointment.
- Ask providers what codes they bill
- Call your insurance, describe the service and give the codes
- Ask provider to obtain a authorization
- Keep the authorization for your records
- If a treatment is not included in your plan, consider Medical Assistance
• In MN the Department of Commerce oversees insurance companies.

• You can file complaints online
• MinnesotaCare
• Medical Assistance (MA)
• MA-TEFRA
• Pre-paid health plans
• Visit mnsure.org
• 1-855-366-7873
• Paper application
Tax Equity and Fiscal Responsibility Act

- MA-TEFRA is a version of MA for families whose income is too high to qualify for straight MA

- Visit [Medical assistance for children with disabilities: TEFRA option](#)
Eligibility

• Disability Certification

• TEFRA is determined by the State Medical Review Team (SMRT) or Social Security Administration (SSA)

• Both of these processes use the SSA child listing book to determine disability

• SMRT can be done alone or at the same time as SSI.

• It can also be done during an SSI appeal.

• If a child already has SSI they DO NOT need SMRT.
TEFRA: Certified disabled process

- Families can request a SMRT determination from the county
- Complete the
  - “Children’s Disability Worksheet”
  - “Authorization to Release Protected Health Information”
- Process may take 3+ months
- SMRT does not provide any income, only access to services
MA-TEFRA parental fee

- Based off of Adjusted Gross Income (AGI) and family size
- Secondary MA will cover co-pays, deductibles, out of pocket costs that families would otherwise have for the child who is certified.
- One parental fee per family (not per child)
You can estimate your parental fee, one of two ways:

- DHS online [parental fee estimator](#)
- DHS Form #2977 – Medical Assistance Parental Fee Form

Consider the cost and timing of the services your child will be receiving
The Anderson’s have 3 children and 2 married parents in the household. Their son Cole has a diagnosis of autism.

Their adjusted gross income is $90,000

Their health care coverage is through Mary’s employer.

Their monthly premiums for family coverage are $500 a month.

The individual deductible is :$700 per person with a family deductible of $1400.

The out of pocket max per person is $3000 with a family out of pocket max of $6000.

Their pharmacy benefit is separate and they spend $75 a month on medications for Cole.
Is it worth it?

• Every year due to Cole’s therapies the Anderson’s have to pay his $700 individual deductible.

• TEFRA would cover Cole's medication co-pays which are currently costing the family $900 a year.

• This means currently the Anderson’s are spending $1,600 out of pocket on Cole’s medical care.

• Their parental fee would be $132.28 a month

• This means yearly they would have $1587.36 in fees.

• If their plan is deemed cost effective they may be able to access reimbursement for Cole’s portion of the premium.
Certification by the Social Security Administration (SSA) for social security income (SSI)

To apply for SSI you would contact your local Social Security office or visit the Social Security on the web

Prior to applying online, families of children under 18 are encouraged to call their local office to determine if they meet the financial criteria

Social Security is income
The ARC MN healthcare coverage resources

• Look up The ARC Guide to MA
• Look up The ARC Guide to MA-TEFRA
• Look up The ARC Guide to SSI
Healthcare and treatment services

Private therapies
- Occupational therapy
- Physical therapy
- Speech and language pathology

Specialty care
- Sleep disorders
- Seizures

Medication management
- Prescriptions
- Imaging
• Visit: **MN Department of Health**

• Visit: **ASD website**
1. **ASD Strategies in Action**: Learn strategies to work or interact with people on the spectrum. Contact ASD.DHS@state.mn.us for a FREE subscription.

2. **Multicultural 101**: Providing clinical care to people from culturally diverse communities. Online training available on trainlink.

3. **EIDBI 101**: Overview of the EIDBI benefit
Quick Links to EIDBI 101

• bit.ly/EIDBI-Providers
• bit.ly/EIDBI-Families
Overview of Medical Identification and Educational Determination of Autism Spectrum Disorder

Do you have a question about your child’s progress? Don’t wait!

Both the medical system and your school district of residence play a role in evaluating your child’s progress and finding out what supports they may be eligible for, starting at birth and available whenever your child is diagnosed with or determined to have autism.

It is important to explore both medical and educational pathways to make sure your child gets everything they need. Some services, like Medical Assistance and Social Security, require a medical diagnosis to be eligible. Educational determination allows students to access special education services through the public school system.

Medical identification

- Make an appointment with your child’s primary care physician and ask for a referral for an autism evaluation.
- After you receive the referral, contact the relevant clinic and follow their intake process. Check with your insurance provider about coverage and requirements for referrals.
- Depending on the results of the assessment, the medical provider and their team can help decide if any therapies, medications, and/or supports could help your child.

Educational Determination

- Access HelpMyGrowMN.org online or call 1-866-693-4769, or contact your local school district.
- Someone from the school district may decide that testing is needed for special education services. Your family will participate in the assessment.
- After the assessment, if your child or family is eligible for special education services, a planning team will meet to determine next steps on the types of services or supports your child may need.

Special Education Services and Resources include:

- Individualized Education Plans (IEPs), or a similar plan depending on your child’s age and where services are provided, which serve as a blueprint for the different special education services and supports your child will receive from the school at no cost to you (the child’s parents).
- Your child may also be eligible for related services, including things like physical therapy, occupational therapy, speech and language therapy, and school readiness programming, all of which are targeted at helping your child. These therapies are different from those offered in clinical settings, though they share the same name. Children can benefit in different ways from receiving things like speech and language therapy in their school and in clinical settings.

For more information, visit mn.gov/autism or contact ASD.DHS@state.mn.us.

Education determination vs medical diagnosis
A child with an IEP:

- Categorical disability area of ASD primary or secondary
- Has an educational need
- May or may not have a medical diagnosis
- Could have an IEP under a different category AND a medical diagnosis of ASD
• A medical diagnosis of ASD
  • Determines a person's condition and helps the family decide what services and supports are needed
  • Does not automatically mean that a child meets the educational criteria for special education services
  • Is needed to access services or financial support through Medical assistance (MA) or Social Security
Human Services
MNChoices assessment and support plan

- Call the local county, tribal agency or 1-866-333-2466
- Brochure covers What to expect?
- Covered by Medical Assistance but it is not required
- ARC MN guide to MNChoices
Home and Community Based Waivers
• Provide additional services beyond state plan services

• Counties, tribes and health plans administer waiver programs

• Visit Disability Hub MN: 1-866-333-2466
Waiver services

- Case management
- Specialized treatment
- Specialized equipment and supplies
- Long term employment supports
Family Support Grant (FSG) provides state cash grants to families of children with certified disabilities.

- The amount of the grant is based on individual needs. Grants may not exceed $3,113.99 per calendar year for each eligible child.

- Children cannot be receiving CSG, PCA, or waiver services at the same time as receiving an FSG

- FSG Fact Sheet
Consumer Support Grant (CSG): The Consumer Support Grant program is a state-funded alternative to Medicaid home care services of home health aide, personal care assistance and/or private duty nursing.

- Not all counties participate in CSG
- Grant amounts are based on MN choice assessments results
- Requires MA and additional eligibility criteria
• Develop a Service Plan

• Can pay for things beyond PCA, health Aide, private duty nursing that are related to the person’s disability and over the normal costs of caring for the person if they did not have a disability

• Parents are allowed to be paid caregivers under CSG

• Greater flexibility and freedom of choice
• Disability HUB MN
• MNChoices Assessment and Support Plan
• Housing
• Employment
• Navigate the systems
Other Resources
To file a formal complaint regarding medical or social services, contact the **Office of Ombudsman for Mental Health and Developmental Disabilities**:

- **Write:**
  
  The Office of Ombudsman for Mental Health and Developmental Disabilities  
  121 7th Place East  
  Suite 420 Metro Square Building  
  St. Paul, Minnesota 55101-2117  

- **Call:** 651-757-1800  

- **Email:** [Ombudsman.mhdd@state.mn.us](mailto:Ombudsman.mhdd@state.mn.us)
To file a formal complaint regarding your prepaid healthcare insurance provider, contact the Minnesota Department of Human Services Ombudsman for Managed Health Care Programs:

• Call: 651-431-2660
• Visit: [mn.gov/omhdd/](http://mn.gov/omhdd/)
• MN Autism Resource portal
• ASD Strategies in Action
• On the Autism Spectrum: Videos
Family Voices
Minnesota
http://familyvoicesofminnesota.org/

- Get Connected
- Find resources
- Find support
- Talk / Text: 612-440-1609
- Toll Free: 866-334-8444

Connected@familyvoicesmn.org
Contact Info:

- Kim Hicks (Policy Lead): Kimberly.Hicks@state.mn.us or 651-431-6650
- General questions: ASD.DHS@state.mn.us
• **MA**: Medical Assistance or Medicaid
• **SMRT**: State medical review team
• **TEFRA**: Tax Equity and Fiscal Responsibility Act
• **SSI**: Social security income
• **SSA**: Social security administration
• **AGI**: Adjusted Gross Income
Services glossary

- **ASD**: Autism Spectrum Disorder
- **CADI**: Community Access for Disability Inclusion
- **DD**: Developmental Disabilities
- **DHS**: Department of Human Services
- **EIDBI**: Early Intensive Developmental and Behavioral Intervention
- **CTSS**: Children’s Therapeutic Services and Supports’
- **DEED**: Department of Employment and Economic Development
- **HCBS**: Home and Community Based Services
- **VRS**: Vocational Rehabilitation Specialist
Thank you!

ASD.DHS@state.mn.us