



Family Voices of Illinois
The Arc of Illinois
Family to Family Health Information Center

www.familyvoicesillinois.org

familytofamily@thearcofil.org

708-560-6703 (voice) 866-931-1110 (toll free for Illinois families)

**POSSIBLE OPTIONS FOR HELP WITH THE COST OF DIAPERS FOR CHILDREN,
YOUTH AND ADULTS WITH DISABILITIES**

DIAPERS ARE EXPENSIVE. HELP MAY BE AVAILABLE IN SOME SITUATIONS.

HERE IS INFORMATION TO HELP YOU FIND POSSIBLE RESOURCES.

THE ARC OF ILLINOIS FAMILY TO FAMILY HEALTH INFORMATION CENTER DOES NOT PROVIDE DIAPERS.

WE ARE HAPPY TO HELP YOU FIND RESOURCES, THOUGH.

PLEASE CALL US TO GET INFORMATION ABOUT OPTIONS: 866-931-1110

Some children and youth with special needs may require diapers for a much longer time than what is considered to be typical. Others may need diapers throughout their lives. This fact sheet has information that families may find helpful in coping with this expense.

1. When seeking funding, remember that the official term is “**disposable incontinent supplies**”. That’s the term you will want to use when you talk with your doctor or healthcare providers.
2. Getting started – here are a few things you will need to know.
 - a. People who are insured by Medicaid/AllKids in Illinois must be 4 years old or older to qualify for this assistance. The upper age limit is 99. Illinois Medicaid has regulations on the quantity allowed per month:
<https://www.illinois.gov/hfs/MedicalProviders/notices/Pages/prn120615b.aspx>
 - b. Diapers are not covered very often by private insurance. If and when they do cover this service, they may have different age limits.
 - c. The individual will need a letter of medical necessity from his/her medical care provider (e.g. - “John Doe is my patient. His diagnosis is _____. Due to this diagnosis, he is not able to be toilet trained and requires disposable incontinent briefs in the amount of ____# per day)
 - d. The individual also needs a prescription from physician.
3. Check to see if you have a third-party payor who may cover the cost of diapers. Third-party payer is an institution or company that pays providers for services rendered to a third party (i.e., the patient). You will need to know who that is if it applies to your situation, and how to communicate with them. Here are some examples of third-party payors:

- a. Private insurance
 - b. Medicaid/All Kids
 - c. UIC-Specialized Care for Children (DSCC)
 - d. Other - community social service programs, for example
 - e. Some combination of a-d above
4. Find a vendor and submit claim to third party payor.
- a. Ask friends, families of classmates, and providers for names of vendors in your area.
 - i. The **vendor** is a company that sells disposable incontinent supplies and is willing to bill your third-party payor.
 - ii. If you are enrolled in a Medicaid Managed Care Plan, you can only obtain diapers from a vendor who is contracted with your MCO. You need to first contact your Care Coordinator at your health plan. (If you need a Care Coordinator, please call the toll-free customer service number printed on your insurance card).
 - iii. Here is information on all of the Medicaid Managed Care Plans in Illinois in 2017:
<https://www.illinois.gov/hfs/SiteCollectionDocuments/CareCoordinatedMapMay12017.pdf>
 - iv. You cannot, for example, go into a retail store and pay for incontinent supplies with a Medicaid card or an insurance card. You may be able to do this in a medical supply store that accepts your third-party payor. You will need to ask about this specifically ahead of time.
 - v. You can also look online for vendors who will ship directly to you, and possibly bill your third-party payor. You need to find this out before you place an order.
 - vi. Helpful website: <https://www.rush.edu/services-treatments/psychiatry/autism-resource-center/elementary-school>. Click on "Incontinence Supplies"
 - b. Follow the rules established by your third-party payor:
 - i. If the individual has **Medicaid** plus private insurance - you can only use vendors who accept both forms of coverage. However, **Medicare** does not cover adult diapers or incontinent supplies:
<http://www.medicare.gov/coverage/incontinence-and-adult-diapers.html>)
 - ii. You must get a denial from private coverage first before Medicaid will pay the claim if you have both forms of coverage. The same rules apply if you have a Medicaid waiver as with "regular" Medicaid.
 - iii. You can only obtain supplies per the frequency and amount prescribed by your physician.
 - iv. If private insurance only, coverage may not be an included benefit - but submit a claim and appeal anyhow.
 - v. If your child participates in DSCC, contact your DSCC consultant for more information: <http://dsc.uic.edu/find-an-office/contact-us/>

5. If you have no coverage, you may want to consider one or more of the following options:
 - a. Health Savings Account (HSA):
 - <https://www.irs.gov/credits-deductions/individuals/health-savings-account-hsa>
 - <http://www.investopedia.com/articles/personal-finance/090814/pros-and-cons-health-savings-account-hsa.asp>
 - <http://www.kiplinger.com/article/insurance/T027-C001-S001-things-to-know-about-health-savings-accounts.html>
 - b. ABLE Account: <https://savewithable.com/il/home.html>
<http://www.kiplinger.com/article/insurance/T065-C001-S003-opening-an-able-account.html>
6. You may also want to contact the National Diaper Bank Network to locate a diaper bank in your area: <http://nationaldiaperbanknetwork.org/>
7. Food banks sometimes have diapers available, or can refer to programs in your area that may be able to help. To find a food bank near you, see:
 - a. <http://www.feedingamerica.org/?referrer=http://www.dhs.state.il.us/page.aspx?item=31245> (enter your zip code in the search box)
 - b. Food Connections: <http://www.dhs.state.il.us/page.aspx?item=31245>
8. Ask friends and family to save coupons for you and watch for sales on incontinent supplies (a/k/a diapers), as well as looking for packages of adult diapers in thrift shops and resale stores.
 - a. How to Find Diaper Coupons Online: http://www.ehow.com/how_5177975_diaper-coupons.html
 - b. The Simon Foundation for Continence: Directory of Diaper Banks for Adult Incontinence Products: <http://simonfoundation.org/resources/directory-us-diaper-banks/>
 - c. Continence Central-About Reimbursement for Continence Products: <http://www.continencecentral.org/Reimbursement.html>
9. If you do not have third party coverage for disposable incontinent supplies, you may be able to deduct the cost from your income tax return as a qualified medical expense. Please consult IRS Publication 502 for information and instructions. <https://www.irs.gov/uac/about-publication-502> For some families, claiming incontinent supplies as an income tax deduction is the only option. Please note that the IRS requires children to be at least 3 years old in order to deduct incontinent supplies.
10. You will need to provide the diapers and other needed supplies at school and at other places/programs in which your child participates. Arranging for adequate supplies in all of your child's environments is important.

11. It is also essential to disclose or to share information about your child's toileting needs up front with any caregivers. Consult our booklet "Tools for School" for more information about this topic:
<http://www.thearcofil.org/familytofamily/documents/documentdetails.asp?did=1305>
12. Remember that in order to protect your child/family member, disposable gloves must be worn by caregivers and other staff during toileting and diaper changing.
 - a. The family is usually responsible for providing the gloves, except in medical facilities, school settings, group homes and other residential facilities.
 - b. Disposable gloves are not typically covered by third party payors. They can, however, be included as a deductible income tax expense.
 - c. Remember that you do not necessarily need to purchase "medical" gloves. Disposable gloves can often be found at lower prices at big-box home improvement stores, beauty supply stores, dollar stores and other discount outlets.
13. If your family member is allergic to latex, you will need to make sure that only latex-free gloves are used. It is a good idea to get a doctor's order documenting the need for latex-free precautions and make sure that this information is shared with anyone providing personal care for your child/family member. For more information on latex allergies see: <http://www.aafa.org/page/latex-allergy.aspx>
14. Children and adults who use incontinent supplies may have related skin conditions that require topical medications (barrier creams, diaper rash ointments, for example) and/or specialized cleaning products (wipes). These items may also be covered by a third-party payor if prescribed by a doctor for the treatment of a specific condition. More information about diaper rash is available at:
<https://www.uwhealth.org/health/topic/symptom/diaper-rash/diras.html>