


Health Insurance Options for Illinois Youth in Transition: Focus on the Family

Faye Manaster and Roseann Slaght
The Arc of Illinois Family to Family Health
Information and Education Center
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What do we know about health insurance, youth and families?

- 60% of Illinois children have private insurance (up to age 19)
- 31% of youth 19-29 years are uninsured
- 12% of uninsured youth have chronic conditions
- Options to stay on parent's insurance are limited



The balancing act: continuing insurance coverage and meeting family needs

Depending on disability status, some youth can stay on parent's insurance

Parent must stay at same job with same insurance

Parent must work the same number of hours to qualify (typically full-time)



New Illinois insurance law!

- A new law was passed 9/08
- Adult children up to age 26
- Stay on parent's insurance
- Not related to disability status
- Includes college students
- Extending Parental Health Insurance to Unmarried Dependents



More about HB 5285

- Parents- check with your employer
- Regulations not yet written
- We are waiting for more details
- Link to full text of law
- <http://www.votesmart.org/billtext/21875.pdf>



Existing law continues

- Cover limited to subset of “disabled adult children”
- Read law carefully
- No upper age limit
- Some young adults over 26 still will not be covered

This is the Illinois law

- This is what Illinois' law says:
- *215 ILCS 5/356b) (from Ch. 73, par. 968b)*
- *Sec. 356b. (a) This Section applies to the hospital and medical expense provisions of an accident or health insurance policy.*
- *(b) If a policy provides that coverage of a dependent person terminates upon attainment of the limiting age for dependent persons specified in the policy, the attainment of such limiting age does not operate to terminate the hospital and medical coverage of a person who, because of a handicapped condition that occurred before attainment of the limiting age, is incapable of self-sustaining employment and is dependent on his or her parents or other care providers for lifetime care and supervision.*
- *(c) For purposes of subsection (b), "dependent on other care providers" is defined as requiring a Community Integrated Living Arrangement, group home, supervised apartment, or other residential services licensed or certified by the Department of Human Services (as successor to the Department of Mental Health and Developmental Disabilities), the Department of Public Health, or the Department of Public Aid.*
- *(d) The insurer may inquire of the policyholder 2 months prior to attainment by a dependent of the limiting age set forth in the policy, or at any reasonable time thereafter, whether such dependent is in fact a disabled and dependent person and, in the absence of proof submitted within 60 days of such inquiry that such dependent is a disabled and dependent person may terminate coverage of such person at or after attainment of the limiting age. In the absence of such inquiry, coverage of any disabled and dependent person shall continue through the term of such policy or any extension or renewal thereof.*
- *(e) This amendatory Act of 1969 is applicable to policies issued or renewed more than 60 days after the effective date of this amendatory Act of 1969.*
- *(Source: P.A. 88-309; 89-507, eff. 7-1-97.)*
- <http://www.ilga.gov/legislation/ilcs/ilcs4.asp?DocName=021500050HArt%2E+XX&ActID=1249&ChapAct=215%26nbsp%3BILCS%26nbsp%3B5%2F&ChapterID=22&ChapterName=INSURANCE&SectionID=52237&SeqStart=107000&SeqEnd=116500&ActName=Illinois+Insurance+Code%2E>
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Transition decisions and insurance

- If youth qualifies to stay on parent's insurance:
- Parent must be available to work
- Configuring transition supports must match parent's work schedule
- Compromise may be needed
- Plan ahead



Families need back-up plans

- Challenges to job security
- Public insurance available for some- but not all- youth with special needs
- Family Care for parents ends on child's 19th birthday
- New regs prevent parents earning over 133%FPL from enrolling in Family Care
- Current enrollees can remain



All Kids ends on 19th birthday

- Some youth qualify for other Medicaid programs
- AABD if youth on SSI
- HBWD if employed and have history of SSI eligibility
- Family Care if pregnant/parenting and low-income
- Emergency Medicaid



Transition Terms to Know

- PWD = Person with a disability
- DAC = Disabled Adult Child
- AABD = Aid to Aged, Blind and Disabled
- HBWD = Health Benefits for Workers with Disabilities
- SSA = Social Security Administration
- SSI = Supplemental Security Income



Youth age 18+ need health insurance

- **Youth in transition and their families often face challenges as they strive to ensure adequate and appropriate health care coverage during the transition years and into adulthood.**



Who are youth with disabilities?

- Medicaid considers only youth who are eligible for SSI
- 2% of youth 19-21 meet this eligibility
- Most youth with IEPs do not qualify for SSI



Access to health care vital part of transition planning

- If parent modifies work hours due to transition needs, family health coverage may be at risk
- Available transition options may permit parent to stay on the job, but not be optimal for youth
- Look before you leap!



Look before you leap

- Check out options before deciding
- Ask questions about your specific needs
- Find out what is and is not covered
- Ask how much things cost
- Don't "enroll" until you have answers
- Find out who can help you



Who can help?

- The Arc of Illinois Family to Family Health Information and Education Center
- 866-931-1110 toll free
- familytofamily@thearcofil.org
- For youth up to age 21
- Any disability and/or chronic illness



Who else can help?

- Illinois Life Span Project
- www.illinoislifespan.org
- 800-588-7002
- People with developmental disabilities
- Any age, anywhere in Illinois
- A project of The Arc of Illinois



Advocacy help

- Health and Disability Advocates
- www.hdadvocates.org
- For questions about SSI,SSDI,Medicaid,Medicare and more
- 312-223-9600
- Lots of resources



Phone numbers to know

- Illinois Department of Healthcare and Family Services (HFS):
 - Medical Programs
 - Health Benefits for Workers with Disabilities
 - Consumer line



Be aware of the barriers

- Youth may not have jobs with benefits
- Employers are not required to offer health insurance to employees
- Only youth and adults determined to be disabled by SSA can get Medicaid insurance
- Staying on parent's insurance is not always possible



What happens after age 18?

- SSA and HFS both stop counting (“deeming”) parental income and only look at youth’s income/assets for eligibility
- All Kids coverage ends on 19th birthday (Family Care ends too)
- DSCC ends on 21st birthday

Steps to getting health insurance after age 18

- Look for a job that offers insurance
- If a full-time student, you may be able to stay on parent's insurance up to a certain age (check with employer)
- If determined to be "disabled" by SSA, apply for Medicaid AABD (Assistance to Aged Blind and Disabled) or HBWD (Health Benefits for Workers with Disabilities)



More steps to getting insurance: Medicare

- Check to see if you are eligible for Medicare
- Your local SSA office can tell you
- Medicare is available to children (any age) whose parent is disabled, retired or deceased
- Medicare also available to PWD who have sufficient work history



Other coverage options

- High Risk pool: Illinois Comprehensive Health Insurance Plan (ICHIP)
- Premiums are costly- you must be able to afford them
- Check with ICHIP to find out about eligibility, possible waiting list
- <http://www.chip.state.il.us/>
- 866-851-2751



Community Health Centers

- 360 centers in Illinois
- Sliding fee scale for people without insurance
- Includes Federally Qualified Health Centers and other not-for-profit centers
- More information at www.iphca.org
- List of centers at <http://ask.hrsa.gov/pc/searchresults.cfm>



Tell your doctors!!

- Remember to talk with your doctors about possible changes in or loss of insurance coverage
- Ask for help finding options
- Ask about payment plans
- Ask about prescription assistance programs

Are your parents divorced?

- Plan ahead- Qualified Medical Child Support Orders end at age 18
- Sometimes a court order can be obtained to continue coverage on parent's insurance/other payment options
- Get legal advice



What if I can't get insurance?

- Don't give up
- Contact your health department
- Use income tax deductions
- Apply for financial aid at hospital
- Always apply for Medicaid so you can prove you are not eligible
- Contact your elected officials



Some options exist

- Access to Care for uninsured people in suburban Cook County, part of Chicago
- <http://www.sphcc.org/>
- Illinois Department of Public Health-
find programs in your community:
- <http://app.idph.state.il.us/cecweb/>



State of Illinois has some partial options

- Check out website:<http://health.illinois.gov/>
- Overview of state agencies and limited special programs
- You must apply for government programs before seeking charity care
- You have a right to apply!

Who can help??

- Illinois Department of Healthcare and Family Services
<http://www.hfs.illinois.gov/medical/>
- Client healthcare hotline: 1-800-226-0768
- Health Benefits for Workers with Disabilities:
 - 1-800-226-0768
 - 1-866-675-8400 (TTY)
- Medical Programs: 217-782-2570
- Email: hfs.webmaster@illinois.gov

Who else can help?

- **Illinois Attorney General, Health Care Bureau**
- For help with insurance appeals
- <http://www.illinoisattorneygeneral.gov/consumers/healthcare.html>
- **Illinois Department of Financial and Professional Regulation, Division of Insurance**
- http://www.idfpr.com/DOI/Main/Contact_us.asp
- Toll-free consumer help lines for insurance questions and problems



Transition impacts the entire family

- Get information ahead of time
- Weigh all of the options
- Health insurance is vital
- Balance family and youth needs
- Develop a back-up plan
- Keep records
- Join The Arc of Illinois



F2F is here to help you!

- The Arc of Illinois Family to Family Health Information and Education Center
- 866-931-1110 toll free
- familytofamily@thearcofil.org
- Family Manual for Transition:
- <http://www.thearcofil.org/familytofamily/documents/documentdetails.asp?did=635>



Let's stay in touch!

- Thank you for attending our presentation
- Stay in touch and let us know how your transition is going
- Call us with your questions about health insurance and transition
- Hope to hear from you soon