Transition Talks 2023 - 24
Workshop Series

April:
Health Insurance – Keeping the Wheels on the Bus!
Guest Speaker

Amy K. Weinstock
Director,
The Insurance Resource Center,
UMASS Chan Medical School’s
Eunice Kennedy Shriver Center
Insurance Considerations for Transition Age Youth and Young Adults

Amy K. Weinstock
April 2, 2024
Introduction

- Overview
- Background
- The Insurance Resource Center
- Keeping a Dependent on a Parent’s Policy
- How Social Security affects coverage
- Medicaid Premium Assistance Program
But to raise a child with ASD to be an employed, included, safe, and productive adult takes something like a village, 2 small towns, a mid-sized city, a chapter of the Hells Angels, half a dozen communes, a large trailer park, an on-call medical team, and a fleet of vehicles.

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Insurance - My Family’s Journey 2000 - 2010

“[N]o disability claims more parental time and energy than autism.”

New York Times, 12/20/04
“Leaders are visionaries with poorly developed sense of fear and no concept of the odds against them”

– Dr. Robert Jarvik
The Insurance Resource Center

- The Insurance Resource Center for Autism and Behavioral Health
  UMass Chan Medical School, E.K. Shriver Center
  www.massairc.org  774-455-4056

- A Resource for Consumers, Providers, Employers, and Educators on Issues Related to Medical Insurance for Autism and Behavioral Health Treatments
  - Information and technical assistance by phone/e-mail
  - Assistance with issues related to accessing coverage for treatment, including MassHealth questions and issues.
  - Access to documents including Legislation, FAQ’s, Agency Bulletins, etc.
  - Webinars and Trainings on Insurance Laws and Related Topics
Who We Help

- **Families** – information, technical assistance, support applying for MassHealth, resources, troubleshooting.
- **Providers** – information, technical assistance, specialized trainings.
- **Clinicians** – information, technical assistance, focused trainings
- **State Agencies, Regulators, Legislators** – information, feedback, aggregate data
What We Do
Keeping a Dependent on a Parent’s Policy

• Under the ACA, children can remain under a parent’s policy until age 26.
• Disabled dependents can usually remain on a parent’s policy after age 26.
• Parents need to apply to their employer for this coverage – advised to do so well before dependent turns 26.
• After a dependent turns 26 they are not able to be added back to a parent’s policy, regardless of disability.
Frequently Asked Questions

• Does this just apply to people with ASD? – *No, it applies to all disabilities*

• If my child has a job that provides, insurance, can I put them back on my policy if they lose their job? – *Not if they are over 26*

• My child is older than 26 – what are my options? – *Check with your employer*
# Social Security 101: SSI vs. SSDI

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<tr>
<th><strong>Eligibility Basis</strong></th>
<th>SSI</th>
<th>SSDI</th>
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<tr>
<td>Financial Need</td>
<td></td>
<td>Work history</td>
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<th><strong>Resource Limits?</strong></th>
<th>YES</th>
<th>NO</th>
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<th><strong>Health Insurance</strong></th>
<th>Medicaid/MassHealth</th>
<th>Medicare (after 24 months)</th>
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<th><strong>Payment Details</strong></th>
<th>1st of the month</th>
<th>Any day but the 1st</th>
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How does SSI affect Insurance?

• In most states, Medicaid eligibility is automatic when you apply for SSI. (Not CT or NH)
• Individuals are still (and usually should) remain on Private Insurance
• In Massachusetts, MassHealth needs to be notified of private insurance.
When you receive MH with SSI (Massachusetts)

- Contact MassHealth and submit Third Party Liability Form (TPL) – The Insurance Resource Center can assist.
- Do NOT enroll in an ACO plan if you have private insurance. If assigned an ACO plan, contact MassHealth.
- Do NOT drop Private Insurance – (even if MassHealth Customer Service advises this).
- Apply for MassHealth Premium Assistance to get potential reimbursement for private insurance.
MassHealth Premium Assistance

• Premium Assistance is a program within MassHealth and is available for people who are covered under Standard or CommonHealth.

• For people with Employer Sponsored Insurance and MassHealth, Premium Assistance may reimburse the **entire** cost of the Employer’s insurance (up to ~$1,300 per month).

• Premium Assistance can be an extremely helpful benefit for families of people with disabilities.
MassHealth Premium Assistance

- The disabled person must live with the policy holder. Students at a residential or boarding school are eligible.
- Individuals who receive Medicare (or are Medicare eligible) aren’t eligible.
- Policies must meet certain requirements - high deductible policies are often not eligible.
- 38 States have Premium Assistance Programs (including NY, CA, NJ)

Thank You!

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Resources

- Tracking your student’s Transition Timeline
- The Insurance Resource Center
Transition Planning: Preparing for the future starts today

Save the date! May 11

A free, in-person transition event to empower families of young adults with disabilities by providing knowledge and tools to navigate the transition to adulthood.

Schedule:

- 9:15: Coffee, Pastries and Opening Remarks
- 9:30: Community-Building and Supportive Self-Care
- 10:00: Accessing Public Benefits
- 11:30: Accessing Affordable Housing
- 12:30: Lunch and Discussion

To Register: Perkins.org/TransitionEvents
Save the date! May 14th workshop

Opening the Door to a Self-Determined Life using Technology

Perkins.org/TransitionTalks
Summer Series on Guardianship

Upcoming! Four workshops in June

Join us in June for a series of free workshops, designed for families and professionals to learn in-depth about the many aspects of guardianship for young adults with disabilities.

Workshops:

■ Self-Determination and Legal Considerations
■ Supported Decision-Making for Independence and Growth
■ The Rights of Adults with Guardians
■ You Have Been Appointed Guardian, Now What?

To Register: Perkins.org/GuardianshipSeries
Stay on top of Transition Center Information and Events

Follow us on Facebook

Facebook.com/PerkinsTransitionCenter
Thank you for coming!
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