



Things to Think About!

Two Programs Every Parent Should Apply For

By Linda Jorgensen

“Why should I apply for SSI and Medicaid programs? I’m sure we make too much money, they are hard to apply for and a big hassle to deal with. I don’t want to waste my time”.

This is a common statement I hear all too often. Many parents don’t realize the benefits of applying for services and NOT being eligible. There are two programs whose letters of denial carry a lot of weight with other agencies, programs, and services.

These programs provide eligible applicants, when enrolled, needed funds and services. A denial of eligibility from these same programs may also help families receive services from other programs available within the local community. Often a privately funded program will require applicants to apply for Supplemental Security Income (SSI) and a Medicaid program then show proof of ineligibility (a letter of denial) before proceeding with their own application process.

Case in point

Our daughter had a much-needed surgery that our primary insurance carrier did not recognize as “medically necessary”. The billing supervisor at our local children’s hospital told us we might be eligible for a privately funded assistance program though the hospital that would cover the cost of the procedure provided we had already applied for, and been denied, SSI and state Medicaid benefits. I had applied months earlier and had those letters of denial. I included those two letters of ineligibility with our application for financial assistance from the hospital and our application was granted. The hospital assistance program paid for the surgical bill.

Putting it simply, applying for SSI and Medicaid benefits is often part of the application process for other programs.

1. Your State Medicaid Program

Every family should apply for Medicaid services. Failing to qualify for a mainstream Medicaid program does NOT disqualify a family or family member from being eligible for Medicaid Waiver programs. It is simply the first step in the process of identifying the right program for your circumstances.



By Brandan Atkin

Medicaid and SSI can be difficult to understand. Please visit any of the following to gain more information on how these services can benefit you.

<http://www.kff.org/medicare/upload/Keeping-Medicare-and-Medicaid-When-You-Work-2005-Report.pdf>

<http://medicare-medicaid.com/>

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What, exactly, is Medicaid?

The US Social Security Administration (SSA) offers the following definition/information:

“Medicaid is a jointly funded, Federal-State health insurance program for low-income and needy people. It covers children; the aged, blind, and/or disabled and other people who are eligible to receive federally assisted income maintenance payments.

Thirty-two states and the District of Columbia provide Medicaid eligibility to people eligible for Supplemental Security Income (SSI) benefits. In these States, the SSI application is also the Medicaid application. Medicaid eligibility starts the same months as SSI eligibility.

The following jurisdictions use the same rules to decide eligibility for Medicaid as SSA uses for SSI, but require the filing of a separate application: Alaska, Idaho, Kansas, Nebraska, Nevada, Oregon, Utah, and Northern Mariana Islands

The following States use their own eligibility rules for Medicaid, which are different from SSA’s SSI rules. In these States a separate application for Medicaid must be filed: Connecticut, Hawaii, Illinois, Indiana, Minnesota, Missouri, New Hampshire, North Dakota, Ohio, Oklahoma, Virginia” (See side bar for link)”ⁱ

Medicaid and accompanying state Medicaid Waiver programs are state administered programs that use Federal matching-funds. Each state has its own guidelines regarding eligibility and the services provided by their Medicaid and Medicaid Waiver programs with special rules for disabled children living at home. Eligibility is generally based on the child’s status, not the parent’s. A parent’s income and resources are not counted when the application is for the child only.

Parents should apply for Medicaid even if they are not sure they qualify. If your child needs health care apply for Medicaid and have a qualified caseworker in your state review your situation. Even if your child is not eligible for traditional Medicaid he or she may be eligible for a Medicaid Waiver program. You won’t know unless you apply.

2. Supplemental Security Income (SSI)

What is SSI?

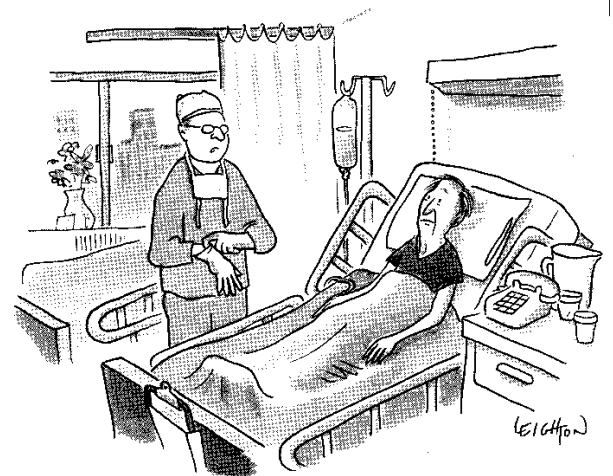
“SSI is a Federal income supplement program funded by general tax revenue. Designed to help blind, aged and disabled people, including infants and children, who have little or no income this program provides cash to meet basic needs for food, housing and other necessities. It is also an eligibility requirement for many other programs.

32 states in the United States use the SSI application as the state Medicaid program application as well, saving time for the applicant.”ⁱⁱ

Apply for services early. Once you have filed an application keep up with the process. Answer requests for further documentation or information by your assigned case manager quickly. The Social Security Administration places a 60 day limit on cases open for review. Failure to provide requested documentation in will close a request for services if all documentation has not been received or followed up on. There is nothing worse than finding out you were eligible for funding/services a year ago but due to failure to follow through you didn’t receive them. Once you file an application, keep track of it. The services and benefits you may receive will make your time and effort worthwhile.

ⁱ US Social Security Administration <http://www.ssa.gov/disabilityresearch/wi/medicaid.htm>

ⁱⁱ Health and Human Services Centers for Medicare and Medicaid Services http://www.cms.hhs.gov/MedicaidEligibility/01_Overview.asp



“I’ll have someone come in and prep you for the bill.”