

Developmental and Educational Programs

Some of the therapies, equipment and health services your child needs might be paid for by developmental or educational programs.

♥ **Early Intervention services** provide a wide range of services for eligible children with special needs, ages birth to three. To determine if your child is eligible contact your Regional Human Service Center.

♥ **Special Education and Related Services** must be offered to eligible children from age three to twenty-one. Contact your neighborhood school or special education office.

♥ **Head Start** provides a wide range of services for children birth to five including children with special health care needs. To find the program nearest you contact the Head Start Collaborative Office at 800-245-3136

Community Resources

Identify Special Funds... Ask social workers in local, city or children's hospitals about special funds that are sometimes eligible to help children.

Contact Disability Related Organizations..

Examples include: United Cerebral Palsy, Spina Bifida Association, National Down Syndrome Congress, Muscular Dystrophy Association or March of Dimes.

Talk to Social Service Organizations

Kiwanis, homemaker clubs, Shiners, Lions or other local groups often have a special interest in helping children. When applying to community organizations it is important to be clear on what you need, what are the costs, and what other organizations have agreed to help.

Private Payment

Negotiate Payment... Hospitals and other healthcare providers may be willing to negotiate extended payments. Many hospitals are required to provide a certain amount of reduced cost care...Ask!

Informal Resource Sharing... Look for equipment exchanges, trading publications and other informal ways families share resources.

Paying the Medical Bills

Tips for families



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888-522-9654

Paying for a child's health care needs can strain any many family's budgets. It can become very overwhelming for families of children with special health care needs.

Private Insurance

If your child has health insurance, it is important that you fully understand what services are covered.

- ♥ Get a copy of the entire insurance policy
- ♥ Read it carefully
- ♥ Check to see if the plan is self-funded or commercially contracted. Commercial companies are regulated by the state insurance commission regulates commercial companies. There is little regulation of self-funded programs.
- ♥ Contact the insurance company, your employer's personnel office or your supervisor with questions.
- ♥ Ask if case management is offered to help families coordinate services.

IF YOU ARE PLANNING A CHANGE...

- ♥ Make sure you understand the effect on your benefits.
- ♥ A pre-existing condition clause may limit or eliminate coverage for some time. A federal law in 1997, the Health Insurance Portability and Accountability Act (HIPAA), provides new protections for individuals with pre-existing conditions. HIPAA applies to people who are insured through an employer plan, a Consolidated Omnibus Budget Reconciliation of 1985 (COBRA) continuation policy, privately purchased health insurance, or Medicaid.

Private Insurance Cont.

♥ Most employers are required to offer COBRA benefits which continue insurance coverage to former employees. For individuals with disabilities, an additional 11 months must be offered.

IF EMPLOYER DOES NOT OFFER INSURANCE

- ♥ Look into group rates on health insurance through unions, trade associations, or professional organizations.
- ♥ Talk to a licensed insurance agent about individual policies.
- ♥ Look into the Comprehensive Health Association of North Dakota. This organization is for people having difficulty getting insurance due to a pre-existing condition at 1-800-737-0016

Supplemental Security Income

SSI provides cash assistance to people who are disabled and have limited family income.

If your child is found not eligible based on disability, consider filing an appeal. Contact the Social Security Administration at 1-800-772-1213 for information about benefits for children with special needs.

Medical Services Division of the

Department of Human Services

Medicaid provides a full range of medical services.

- ♥ If your family has limited income you may qualify.
- ♥ If your family income is higher, you may be eligible for benefits through the Medically Needy Program. Families may "spend down" or deduct monthly medical expenses to meet the income requirement.

Contact your local County Social Service Office or the Medical Services Division at 1-800-755-2604

Healthy Steps

Healthy Steps insurance is intended to meet the needs of working families, who cannot afford health insurance coverage for their children, yet earn too much to qualify for Medicaid. Contact your local County Social Service Office or the Medical Services Division at 1-800-755-2714

Caring Program

The Caring Program is a specially designed health and dental benefit program for eligible children, at no cost to the children or their families. This program is managed through North Dakota Blue Cross and Blue Shield. For more information contact: 1-800-342-4718

All three of the above programs now have one application, so if you do not qualify for one you may qualify for one of the other programs.

Children's Special Health Services (CSHS)

The purpose of CSHS is to provide services for children with special health care needs and their families and promote family-centered, community-based, coordinated services and systems of health care. They have a variety of programs to assist eligible children. To apply contact your County Social Service Office or for more information contact CSHS at 1-800-755-2714

