



The RAISE Center
National Resources for Advocacy, Independence, Self-determination and Employment
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Healthcare Coverage Transition Tip Sheet for Parent Centers

Transition from school for students with disabilities is much more than school-to-work. Effective transition for youth with disabilities or complex healthcare needs must consider all aspects of adult life, including health care.

There are many ways that an individual with a disability can get health care coverage and other programs. These include:

- ❖ Private insurance, including coverage under parents up to age 26, or in some states longer. Private insurance can be continued under a parent's employer using the "disabled dependent provision."
- ❖ Medicaid, meeting family income requirements/waivers, or at age 18 as an individual (deemed a "family of one"). It is possible to have both private and public insurance. In some states, Medicaid/SSI eligibility is the same.
- ❖ Medicare eligibility may be based on an individual's work record, or the retirement, disability, or death of a parent.
- ❖ Dual enrollment in Medicare/Medicaid is available for an individual with, kidney disease, or "adult disabled child." It is even possible to have private insurance in addition to both Medicaid/Medicare.

These options are explained in more detail below.

Private or Parent's Employer Provided Medical Insurance: If a child has a developmental disability (DD) and is covered under their family health plan, parents can ask their employer or insurance company about a "Certification of Disability for the Handicapped Children Provision" form. This provision may continue insurance for the child into adulthood at no extra cost for as long as the parent continues to work there. Certain eligibility criteria apply, for instance the child's inability to conduct "self-sustaining employment," their age/dependent status at time of application and whether they are enrolled in a parent's health plan. Also, families can explore whether their employer has separate plans for dental, vision, or prescription coverage, as they may need to apply for each of these individually.

Another resource is the federal Consolidated Omnibus Budget Reconciliation Act (COBRA) regulations, which mandate that parents be given the option of continuing to cover their child by paying the full cost of the coverage. Under the Affordable Care Act (ACA), parents can continue coverage for children up to age 26. Some states, like NJ, have extensions beyond this age.

Social Security/Medicaid: *Supplemental Security Income (SSI)* is a federal program that provides monthly cash payments to people in need. SSI is for people who are 65 or older, as well as for blind or disabled people of any age, including children. To qualify, the individual also must have little or no income and few resources. This means that the value of the things they own must be less than \$2,000 if they are single or less than \$3,000 if they are married. The value of a home does not count. Usually, the value of a car does not count. To get SSI, the individual also must apply for any other cash benefits they may be able to get, must live in the United States and in some instances if they are not a U.S. citizen, but a resident, they still may be able to get SSI. If a young adult was previously denied SSI, he/she can reapply based upon their current

income level, not their family income. For more information on SSI, families may call 1-800-772-1213.

People with disabilities can get medical assistance, *Medicaid*. In some states, SSI and Medicaid eligibility are linked (if a person qualifies for one they get the other), but not all states. Medicaid is also based on income. There are also Medicaid waivers in each state. In addition, workers with disabilities can be employed without losing Medicaid benefits. The Kaiser Family Foundation lists these programs in each state at <https://www.kff.org/other/state-indicator/medicaid-eligibility-through-buy-in-programs-for-working-people-with-disabilities/>. An excellent resource from the Autistic Self Advocacy Network is the “A Self Advocate’s Guide to Medicaid” found at <https://autisticadvocacy.org/policy/toolkits/medicaid/>.

Medicare:

Medicare is another federal health insurance program for people age 65 or older, some disabled people under age 65, and people of all ages with End-Stage Renal Disease (kidney failure needing dialysis or transplant). Go to <https://www.medicare.gov/> or 1-800-MEDICARE to get more information about Medicare. In addition, some individuals with disabilities may be dually eligible for Medicaid and Medicare. When a parent retires, becomes disabled, or dies, a Disabled Adult Child (DAC) can also get Medicare. “An adult who has a disability that began before age 22 may be eligible for benefits if a parent is deceased or starts receiving retirement or disability benefits. We consider this a ‘child’s’ benefit because it is paid on a parent’s Social Security earnings record... The disabled ‘adult child’ — including an adopted child, or, in some cases, a stepchild, grandchild, or step grandchild — must be unmarried, age 18 or older, have a disability that started before age 22, and meet the definition of disability for adults” (source Medicare.gov). For more information on DACs, see <https://www.ssa.gov/benefits/disability/qualify.html>. Dual enrollment can also be available for individuals who receive SSI and then start receiving SSDI.

Resources to help with health care transition:

- ❖ Family Voices/Family-to-Family Health Information Centers
<https://familyvoices.org/>
- ❖ Parent Training and Information Centers
<https://www.parentcenterhub.org/find-your-center/>
- ❖ Got Transition
<https://www.gottransition.org/>
- ❖ Centers for Independent Living
www.ncil.org

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Updated from SPAN Parent Advocacy Network’s Healthcare Transition Tip Sheet for Teens
<https://spanadvocacy.org/download/healthcare-transition-tip-sheet-for-teens/>

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