

# Finding Public Medical Coverage

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## MEDICAID

### What is Medicaid?

- Medicaid a type of insurance provided by the government for people with low income. There are several Medicaid plans with different names.
- There are two types of Medicaid in Texas:
  - The first is **traditional Medicaid**.
    - With traditional Medicaid, you receive health care from any doctor who accepts Medicaid.
  - The second is **STAR Medicaid**.
    - With STAR Medicaid, you have one primary care doctor who takes care of you and refers you to specialists as needed.
- You get traditional Medicaid if you are not in STAR, STAR+PLUS, or STAR Health. Both Medicaid programs have the same benefits.

### Who Can Apply?

- Children (Under the age of 19)
- Pregnant women
- The elderly (65 years of age or older)
- People that are blind and have disabilities

### How Do I Apply?

- You can apply online at:
  - <http://yourtexasbenefits.hhsc.texas.gov/apply/how-to-apply>
- To fill out a paper form you have two options:
  - You can print the forms yourself and mail them in.
  - Or you can have the forms mailed to you for you to fill them out.
    - You can call 2-1-1 or (877) 541-7905. After you pick a language, press 2. Staff can help you Monday to Friday, 8 a.m. to 6 p.m.

### What Are the Eligibility Requirements?

- You must live in Texas.
- You must be a US citizen. Except, people who are not citizens may be able to get Medicaid for emergencies.
- Your income must fall in the guidelines (low income or very low income).
- Your resources must fall in the guidelines. Cars and bank accounts are common resources.

### How Much Does it Cost?

- You will have no costs.

### **Want to Change Your Medicaid Insurance Provider Plan?**

- If you have a Medicaid insurance plan that your physician does not accept you may change that plan. Usually it takes 30 days to change plans but please check as this may be different for a few of the plans.
- Contact: 211 for assistance or MAXIMUS the enrollment line for all of the Medicaid providers at (800) 964 2777.
- MAXIMUS can provide information as to which plans are accepted by your primary care doctor (PCP) but they do not keep a list of specialists.
- To verify whether a specialist accepts your Medicaid insurance plan you will need to contact that specialist.

### **If you have questions:**

- You can call the toll free Medicaid hotline at (800) 252-8263. You can visit the website at: <http://yourtexasbenefits.hhsc.texas.gov/apply/how-to-apply#see-a-list-of-forms> .

## MEDICAID WAIVER PROGRAMS

### **What are Medicaid Waiver Programs?**

Medicaid waiver programs are for people who have a chronic illness or disability. They are called a waiver program because they waive the income that the family makes. Even if you already have Medicaid insurance, a Medicaid waiver program provide additional supports or funding beyond what Medicaid provides. You can have private insurance and be on a Medicaid waiver.

### **How Fast Can I Get On a Medicaid Waiver Program?**

All the waiver programs have waiting lists, most last between 8-10 years. So you should apply right away! Also, while you are on the waiting list, be sure the program always knows how to contact you. If you move or change your phone number, be sure to update your records with the program.

**Home and Community Services (HCS):** The Home and Community-based Services (HCS) program is a Medicaid waiver program that provides services to individuals with mental retardation who either live with their family, in their own home, in a foster/companion care setting or in a residence with no more than four individuals who receive services.

**Criteria:** Must have an intellectual and developmental disability (IDD) and/or physical disability.

- You can sign up for this waiver at any age 0 - 99.
- Call (713) 970-7799 to be placed on the HCS interest list.
- Visit <http://www.dads.state.tx.us/services/contact.cfm> for more information.

**MHMRA Home and Community Services (HCS):** The MHMRA-HCS program provides a comprehensive, community based service system for persons with intellectual and developmental disabilities. Individuals enrolled in the program may choose where and with whom they live, including the option of living with their natural family or in a companion foster care residence.

**Criteria:** Any type of intellectual disability with an IQ of 75 or below.

- You can sign up for this waiver at any age 0 - 99.
- To enroll you must call (713) 970-7799.
  - Texana MHMRA (281) 342-0090, Tri County MHMRA (936) 525-2685.
- List of providers <http://www.mhmraharris.org/idd/hcsproviders.htm>
- Visit <http://www.mhmraharris.org/idd/whatishcs.htm> for more information.

**Community Living Assistance and Support Services (CLASS):** CLASS provides home- and community-based services to people with a physical disability. The condition must of originated before the age of 22 and affect the individual's ability to function in daily life. The CLASS program includes: behavioral support, adaptive aids, medical supplies, respite care, occupational therapy, physical therapy, speech therapy, minor home modifications, nursing, specialized therapies, pre-vocational training, supported employment, transition assistance, and others.

**Criteria:** Must have a physical disability.

- You can sign up for this Waiver at any age 0 - 99.
- Call (877) 438-5658 to apply.
- Visit <http://www.dads.state.tx.us/services/contact.cfm> for more information.

**Texas Home Living Waiver (TxHmL):** The Texas Home Living Waiver provides funding for services and supports for people who have intellectual and developmental disabilities. These services are meant to provide for your personal development, health, and overall quality of life, as well as to give support to your guardians and caregivers.

**Criteria:** Must have an intellectual or developmental disability.

- Call (713) 970-8385 for more information.
- Visit <http://www.dads.state.tx.us/services/contact.cfm> for more information.

**Medically Dependent Children Program (MDCP):** This program is for children who are under 21 years. MDCP provides services to families caring for children and young adults as an alternative to receiving services in a nursing facility. MDCP services include: respite, adaptive aids, employment assistance, flexible family supports (services that support a person's basic daily activities like bathing, dressing, and preparing meals), minor home modifications, and others. STAR+PLUS is the adult counterpart to the MDCP (more information below).

**Criteria:** Must meet the medical criteria for admission to a Texas nursing facility; meet the Supplemental Security Income (SSI) medical disability criteria.

- Call (877) 438-5658 to apply.
- It is recommended if you are 0 - 14 years old to apply for the MDCP program.
  - IF you are 15 - 18 years old it is recommended to sign up for both MDCP and for STAR+PLUS interest list.
  - IF you are 18 - 99 years sign up with STAR+PLUS interest list.
    - Contact STAR+PLUS through DADs local office or on-line: [www.dads.state.tx.us/contact/combined.cfm](http://www.dads.state.tx.us/contact/combined.cfm).

### ADULT ONLY WAIVER

**STAR+PLUS Waiver:** Depending on the county you are located within the age requirement is 21 years and over. Must need skilled nursing care. STAR+PLUS is a Texas Medicaid managed care program for people who have disabilities or are age 65 or older. People in STAR+PLUS get Medicaid health-care and long-term services and support through a medical plan that they choose.

- Call (877) 438-5658 to apply regardless of which county you are located in.
  - If you are located in Harris County call: (713) 692-1635
- Visit <https://hhs.texas.gov/services/health/medicaid-and-chip/programs/starplus> for more information.

- When you are on MDCP you will not automatically be rolled over to STAR+PLUS, you must call STAR+PLUS before you reach 18 years and ask for the application and sign it in order to be rolled over to STAR+PLUS (signature is necessary, no verbal agreement).
  - When you are actively using MDCP then you will be rolled over to STAR+PLUS after signing and will not need to go on the interest list.
  - If you are on MDCP interest list you will go to STAR+PLUS interest list after signing.
    - When you sign with STAR+PLUS you will first wait on the interest list.

## **SOCIAL SECURITY DISABILITY INSURANCE (SSDI) AND SUPPLEMENTAL SECURITY INCOME (SSI)**

### **What are SSDI and SSI?**

SSDI and SSI are Federal programs that provide help to people with disabilities. The two programs are not alike. Both are run by the Social Security Administration (SSA).

### **Who Can Get SSDI and SSI?**

Only people who have a disability and meet medical guidelines can receive help from either program.

### **What Does SSDI Provide?**

SSDI pays benefits to you and certain members of your family if you have worked long enough and paid Social Security taxes.

### **What Does SSI Provide?**

SSI pays benefits based on the person's income and their level of disability. If you cannot work or are limited in your ability to work you may qualify for SSI. This government benefit provides a small monthly check and Medicaid insurance.

### **How Do I Apply?**

- Contact the SSA at **1-800-772-1213**.
- For hearing impaired (TTY) call **1-800-325-0778**.
- Or go to the website [www.socialsecurity.gov](http://www.socialsecurity.gov).
- It takes the SSA from 90 to 120 days to process an application.
- Be sure to put the telephone number where your medical records are.
  - The social security office will pull your records at no charge to you.

### **What Do I Do if I Am Denied?**

- Appeal in writing by the deadline date the SSA gives you to appeal. Do not miss the deadline.
- If you get SSDI or SSI and you did not miss a deadline, your benefits will date back to the date of your first application.
- Call your local SSA office if you need help with your appeal.
- You may want to get outside help with your appeal. Especially if you are denied a second time.
  - This help can be a lawyer or an advocate.
  - Disability Rights Texas is one group that helps with appeals. You can visit the website for more information: <https://www.disabilityrightstx.org/> and contact them at 1-800-252-9108.

**There are four levels of appeal:**

1. Reconsideration
2. Hearing by an administrative law judge
3. Review by the Appeals Council
4. Federal court review

Sometimes applications are denied simply because the SSA did not receive enough information. Your denial letter will tell you why you were denied. Call your local SSA office if you need help with your appeal. Additionally, you may want to consider getting outside help with your appeal, especially if you are denied a second time. This assistance can be a lawyer or an advocate, such as Disability Advocates.



## CHILDREN'S HEALTH INSURANCE PLAN (CHIP)

### **What is CHIP?**

CHIP is a State of Texas health care plan for children. CHIP covers most health care costs. It is designed to help those who are just over the limit for Medicaid.

### **Eligibility:**

CHIP covers children and teens from birth through age 18. The child or teen must be a legal resident of Texas. He or she may not have had a private health care plan for at least three months before CHIP can start. The family's income must be below a certain amount. You can check the CHIP website for more info.

### **How to Apply:**

- You can apply online at <https://www.healthcare.gov/medicaid-chip/childrens-health-insurance-program/>
- Call CHIP at 1-877-543-7669.

Once you have applied, if CHIP asks for more info, you should get it to them quickly. If approved, you will have a deadline to make your first small monthly payment. You must follow through with all parts of the application process quickly in order for CHIP to begin as soon as it can.

### **Cost:**

You will have to pay a small amount each month to keep CHIP. You will have to pay a small amount for doctor or dentist visits. You will have to pay a small amount for drugs or supplies. The amounts for all these costs depend on the family's income. Sometimes there is no cost. But even the highest costs are much lower than the costs for most private health care plans.

### **How to Appeal a Denial**

Contact CHIP at 1-877-543-7669. You must meet any date deadlines that CHIP gives you.

## CHILDREN WITH SPECIAL HEALTH CARE NEEDS (CSHCN)

CSHCN is a National program. The CSHCN program under the Texas Department of Health provides medical coverage to individuals with special medical needs, disabilities or chronic health conditions. CSHCN is a diagnosis specific insurance program. It is to help families who cannot afford any insurance and do not qualify for Medicaid or CHIP due to immigration status or income.

### **CSHCN has age, diagnosis, residency and income requirements:**

- The applicant must be **younger than 21 years of age** (unless he/she is diagnosed with cystic fibrosis which has no age limit).
- The applicant must have a **chronic physical** or **developmental condition** which **will last** (or is expected to last) **at least 12 months**.
- When applying in Texas the applicant must have a Texas address and must not have an address in another state or country. The applicant does not have to be a citizen or legal resident.
- The applicant's (or family if the applicant is a dependent) income must be within CSHCN guidelines.

### **Additional Information:**

- Sometimes, CSHCN will have a waiting list for new applicants. So even if someone is eligible, they may not have coverage until they come off the waiting list. This could take several months to several years.

#### **Two ways to apply:**

- Call (713)767-3111, they will mail you an application form.
- Online at <http://www.dshs.state.tx.us/cshcn/default.shtm>.

### **Cost:**

- There are no premiums or co-payments for the applicant.

### **Appeal a Denial:**

To appeal a denial, write to:

Texas Department of Health CSHCN  
Moreton Building, Room 442  
1100 West 49<sup>th</sup> Street  
Austin, Texas 78756

## HARRIS HEALTH SYSTEM (HHS)

The Harris Health System provides patient financial assistance for those who qualify. All Harris Health patients are asked to make a minimum payment at the time of their hospital or clinic visit, except for pediatric and prenatal care visits. Service fees do not apply to patients in the Healthcare for the Homeless Program or other insurance plans. Insurance plan copays will be collected according to plan requirements. HHS does not look at or report your immigration status.

### **Eligibility:**

- Your household income may not exceed 150% of the Federal Poverty Level.
- For more information: <https://www.harrishealth.org/en/patients/access-care/eligibility-card/pages/default.aspx>

### **How to Apply:**

- You can apply online at <https://www.harrishealth.org/en/patients/access-care/eligibility-card/pages/eligibility-application.aspx>
  - You can mail in your application or drop off your application at the nearest eligibility center.
- You may apply in person at any of the HHS sites. Call **713-566-6509** for the closest site to you.
- You will also need to provide certain documents to Harris Health with your application.
  - For more information go here: <https://www.harrishealth.org/en/patients/access-care/eligibility-card/pages/eligibility-requirements.aspx>

### **Additional Information:**

#### **APPEALS PROCESS**

If you disagree with the eligibility determination stated on the Harris Health System Notice you received, please complete an appeals form (English, Spanish, Vietnamese) and mail within 65 calendar days from the date of your notice to:

Eligibility Appeals Committee  
Harris Health System  
P.O. Box 300488  
Houston, TX 77230