Managing the Financial Burden of IBD

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More than research…

OUR MISSION:

TO CURE CROHN'S DISEASE AND ULCERATIVE COLITIS, AND TO IMPROVE THE QUALITY OF LIFE OF CHILDREN AND ADULTS AFFECTED BY THESE DISEASES.
IBD Help Center

Trained specialists available to provide:
- Information, guidance, and support
- Referrals to local:
  - support groups
  - education programs
- Free brochures & fact sheets
- Help in 170 different languages

Contact (Mon-Fri, 9am – 5pm EST)
Phone: (888) MY.GUT.PAIN –or— (888) 694-8872
Email: info@crohnscolitisfoundation.org
Live chat: www.crohnscolitisfoundation.org/living-with-crohns-colitis/talk-to-a-specialist/
Jennifer Jaff CareLine for Patients with IBD
(844) 244-1312

Staffed by a team of professional case managers with nursing, social work and insurance backgrounds, as well as coding and billing expertise.

- Enrollment assistance for Medicare (B and D), Medicaid, Supplemental Security Income (SSI) and Social Security Disability (SSDI) programs
- Assistance with the disability process of application and appeals
- Enrollment assistance for employer-initiated programs, including the Family Medical Leave Act (FMLA), short-term disability insurance, long-term disability insurance, and COBRA
- Education on employment rights and ways to access legal services when rights are denied
- Help identify resources that reduce medical debt challenges
- Navigate through the reimbursement system, including initial interpretation of the patient’s benefit language
- Assist with insurance appeals, coding and billing errors and clarification of plan benefits
- Negotiate access to prescribed healthcare services for both insured and uninsured patients
- Case management services for uninsured patients
Medication Assistance Programs

Pharmaceutical companies often offer programs for uninsured or privately insured patients. Visit your manufacturer’s website to see if you qualify.

The following nonprofit organizations offer direct financial assistance, drug discount cards, co-pay assistance, advocacy and directories of other available resources:

- Needy meds [www.needymeds.org](http://www.needymeds.org) or 800-503-6897
- RX Assist [www.rxassist.org](http://www.rxassist.org)
- Patient Advocate Foundation [www.patientadvocate.org](http://www.patientadvocate.org) or 800-532-5274
- Healthwell Foundation [www.healthwellfoundation.org](http://www.healthwellfoundation.org) or 800-675-8416
- United Healthcare Children’s Foundation [www.uhccf.org](http://www.uhccf.org)
Publicly Insured Patients

MEDICARE

- Medicare Rights Center (www.medicarerights.org) 800-333-4114
- The Center for Medicare Advocacy (www.medicareadvocacy.org) 860-456-7790
- Low-Income Subsidy (LIS), or “Extra Help” program
  - Prescription assistance
  - Costs associated with their Medicare Part D plan
  - For eligibility and more information, visit: https://secure.ssa.gov/i1020/start

MEDICARE & MEDICAID

States have counseling programs that can provide free information and assistance for public insurance, commercial insurance, and other health care financing. Visit http://familiesusa.org/ to learn more about resources available in Ohio, Kentucky and Indiana.
Co-pay Assistance

Co-pays can add up!

Programs that offer co-payment assistance:

- Patient Advocate Foundation [www.patientadvocate.org](http://www.patientadvocate.org) or 800-532-5274
- Good Days [www.mygooddays.org](http://www.mygooddays.org)
- HealthWell Foundation [www.healthwellfoundation.org](http://www.healthwellfoundation.org)
- Patient Access Network Foundation (PAN) [www.panfoundation.org](http://www.panfoundation.org)

Please note, these organizations are privately funded and at times may not have funding available for Crohn's disease or ulcerative colitis. You may be advised to check back regularly.
Additional resources…

There are many programs that may help with:
• Travel to and from medical appointments
• Ostomy supplies
• Help with household expenses such as rent, utilities, and food

Find a long list of these “helpful links” at
www.crohnscolitisfoundation.org/living-with-crohns-colitis/helpful-links.html

Dial 2-1-1 to speak to a trained professional who can connect you to essential community services. DIAL 2-1-1 or 513-721-7900 | TTY: 513-762-7250 | EMAIL: uw211@uwgc.org ONLINE: www.uwgc.org/211
Relieving the Financial Burden for IBD Families

Presenter: Teresa L Bowling, Family Financial Advocate II
Cincinnati Children’s Hospital Medical Center
What does my family and child qualify for? Does our family make too much money?
Where do I start? What questions do I need to ask? What information do I need to provide?
Family Financial Advocates

- Help the underinsured/insured chronic care families obtain resources
- Help families apply for local, state, and federal programs to limit out-of-pocket
- Assist with billing/insurance issues
Programs Our Team Assists With:

- Medicaid Programs
- Social Security
- Title IV State programs (i.e. BCMH)
- MRDD Services
- Hospital Financial Assistance
- Nonprofits
Do you know what your insurance benefits mean for you and your family? Do you understand the insurance language?

- Deductible/Coinsurance costs
- In Network/Out of Network coverage
- Lifetime max benefits
- Pre-existing clauses
- Mental health coverage
- DME coverage
- How long can child be on parents coverage
- OT/PT/Speech Therapies
Ohio Medicaid Programs

- Healthy Start Healthy Families - *Income Based Program*
- Medicaid Disability - *Based on child’s diagnosis*
- Waivers - *Based on home care needs and respite services child needs*
Title IV Program (i.e. BCMH)
Bureau for Children with Medical Handicaps
Some families may know this program as a Special Needs Program

• Ohio resident
• Age (21 and under)
• Needing to see a specialist to determine if they have a handicapping condition
• Family needs assistance w/ medical bills for children w/ chronic conditions or ruling out a potential diagnosis
• Family has insurance, but out-of-pocket expense is causing them to not seek treatment
Cincinnati Children’s Financial Assistance Program

- Families who live in the State of Ohio, Dearborn County Indiana, and the Boone, Kenton, Campbell, Kentucky Counties are receiving a **48% discount** after insurance has paid. A family who is Self-pay and lives in these counties will also receive the **48% discount**.

- Families who reside outside of these areas will receive a **25% discount** on their bills.

- The 25% or 48% discounts will show on your billing statement. If you are unsure if the discount has been applied to your balance(s), you may contact Children’s Customer Service Department @ 513-636-4427.

- Anyone who wishes to see if they are eligible for the Children’s Hospital Financial Assistance Program needs to be financially eligible to receive a 100%. This program is based on household income and number of members living in the home. If a family wishes to see if they are eligible for this program, please contact the Financial Counseling Department at 513-636-0201.
Medicaid Waivers

- Provides eligible patients in home health care
- The financial criteria is based only on the *income and resources of the individual (child)*
- Waives parent’s income, assets, and resources
- Fundraisers can count as an asset, depending on how the fundraiser is set up.
Individual Option Waiver

- Spending limit is determined base on individual assessed needs

Who Is Eligible?

- The IO Waiver is for people with developmental disabilities who:
  - Require the level of care provided in an ICF but who want to live in their family home, or in the community with friends and/or roommates.
  - Meet the financial criteria of Medicaid eligibility as determined by your local county’s Department of Job and Family Services (ODJFS).

What Services are Covered?

- Homemaker/Personal Care • Social Work
- Adult Foster Care • Home-delivered meals
- Adult Family Living • Nutrition
- Remote Monitoring • Interpreter Services
- Remote Monitoring Equipment • Specialized Medical Equipment & Supplies
- Environmental Accessibility Adaptations • Adult Day Support
- Transportation • Supported Employment-Community
- Residential Respite • Supported Employment-Enclave
- Community Respite • Vocational Habilitation
- Non-Medical Transportation

Level 1 Waiver

- The Level 1 Waiver offers different services with a spending limit up to $5000
- The Level 1 Waiver is for people with developmental disabilities.
- With the waiver, Medicaid will allow people to stay in their home and get support rather than require them to live in an Intermediate Care Facility for the Mentally Retarded (ICFMR).
- The Level 1 Waiver offers seven different services with set spending limits, but some of the limits can be changed with the prior OK from your County Board of Developmental Disabilities (DD).
- The services are:
  - Homemaker/Personal Care
  - Institutional Respite
  - Informal Respite
  - Transportation
  - Personal Emergency Response Systems
  - Specialized Medical Equipment and Supplies
  - Environmental Accessibility Adaptations
  - Emergency Assistance
  - Supported Employment • Day Habilitation
Social Security Income (SSI)
What are the guidelines for a child under the age of 18?

▶ What You Should Know Before You Apply for SSI Disability Benefits for a Child

Children from birth up to age 18 may get Supplemental Security Income (SSI) benefits. They must be disabled and they must have little or no income and resources. Here are answers to some questions people ask about applying for SSI for children. Parent’s income, assets, and resources count for a child under the age of 18. This includes, bank accounts for savings & checking’s, IRA, ROTH Accounts for all family members. If the child has a fundraiser account, depending on how this account is set up, the account may count as a resource for the family. How does Social Security decide if a child is disabled?

Social Security has a strict definition of disability for children. • The child must have a physical or mental condition(s) that very seriously limits his or her activities; and • The condition(s) must have lasted, or be expected to last, at least 1 year or result in death. A state agency makes the disability decision. They review the information you give us. They will also ask for information from medical and school sources and other people who know about the child. If the state agency needs more information, they will arrange an examination or test for the child, which we will pay for.
How does Social Security decide if a child can get SSI?

Children can get SSI if they meet Social Security’s definition of disability for children and if they have little or no income and resources. We also consider the family’s household income, resources and other personal information.

How will I know what Social Security has decided?

We will send you a letter. It can take 3 to 5 months to decide a child’s SSI disability claim. Let us know if your address or telephone number changes so that we can get in touch with you.

To see if your child’s medical condition is eligible for SSI, you may review the Compassion Allowance Web Site:

https://www.ssa.gov/compassionateallowances/conditions.htm#B
Social Security Disability Benefits (SSDI)
How does this program work?

Social Security has a very strict definition of disability. To be found disabled: (for ages 18 and up)

- You must be unable to do any **substantial work** because of your medical condition(s); and your medical condition(s) must have lasted, or be expected to last, at least 1 year, or be expected to result in your death.

Social Security pays disability benefits under two programs:

- Social Security Disability Insurance (SSDI) for insured workers, their disabled surviving spouses, and children (disabled before age 22) of disabled, retired, or deceased workers.

- Supplemental Security Income (SSI) for people with little or no income and resources

For additional information on how to apply: [www.socialsecurity.gov/applyfordisability](http://www.socialsecurity.gov/applyfordisability)
Grants and Foundation Information

Families may be eligible for apply for grants and foundations to help with the out of pocket expenses. Parents apply online for these grants/foundations. Here are a few of these foundations that may assist you:

**United Health Care Children’s Foundation:** (Families apply online)

This foundation can assist with co-pays, deductibles, co-ins, Rx’s, OT, PT, Speech, Special Formula’s, etc. Coverage will retro 60 days to the date of application IF requested. Child MUST be under 17 years old, US Citizen, and receive services in United States.


**First Hand Foundation:** (Families may apply online)

Funding criteria: •The child must be 18 years of age or younger (a person 19-21 may be considered if they are in a child-like mental state) •The child must be under the care of a pediatrician •The case must involve a child with a specific health care need •The request must be clinically relevant to the health of the child •There must be no existing insurance coverage for the requested expenses •One request per year, per child for a maximum of three times in a child’s lifetime

[https://www.firsthandfoundation.org/request-funding/](https://www.firsthandfoundation.org/request-funding/)
Oley Foundation has free supplies and there is no income limit. You may or may not use this Foundation. However, you can also donate unopened supplies to this Foundation as well. Families only pay for shipping if the item is available. You may also call the Foundation to see if supplies are available if you do not see the supply on the web site by calling T# 518-262-5079.
http://oley.org/?page=Equipment_Exchange

For those who are receiving Infusions for their IBD, Families will want to tap into Rebate Programs:

- **Janssen Care Path/Remicade**: Rebate Program: For Remicade Infusions Families. (families apply online)
  http://www.remistart.com

- **Entyvio**: Rebate Program for Infusion Families. (Families apply online)
  https://www.entyvio.com/financial-support

- **Humira**: Rebate Program for Infusion Families. (Families apply online)
  https://www.humira.com/humira-complete/sign-up
Prescription Assistance Programs applications are completed online.
- **Caring Voice Coalition**: assists with out of pocket expenses for chronic medications (Families apply online)

- **Prescription Assistance Programs**: (Families apply online)

- **Co-pay Relief Foundation**: (Families apply online)

- **Patient Assess Network**: (Families apply online)
  Assists with high/costly medication out of pocket expenses. Families apply each month for assistance.
  [http://panfoundation.org/who-may-qualify](http://panfoundation.org/who-may-qualify)

- **Needy Meds** (Families apply online)
  Assists with medications cost. Families apply online to see if they are eligible.
Programs for families who reside in the State of Indiana

**ASK Indiana:** About Special Kids (ASK) is Indiana’s Parent to Parent organization that works throughout the state to give support, answer questions and provide information and resources to families of children with special needs. ASK staff are extensively and continually trained as well as parents of children with special needs; therefore, we can help other families and professionals understand the various systems that families encounter related to special needs. ASK has a parent liaison in each region of the state with our central office location in Indianapolis. Call # 1-800-964-4746

[http://www.aboutspecialkids.org/](http://www.aboutspecialkids.org/)

**Indiana Medicaid:** Applicant calls FSSA T#800-403-0864 to apply for benefits.
Programs for those who reside in the State of Kentucky

• **KY Commission for Children with Special Health Care Needs Program:** (Families apply by Calling #T 800-232-1160) Specialty Medical Care. The Commission provides services through a variety of specialty clinics held across the Commonwealth. • Asthma (Severe) Autism Spectrum Disorder • Cerebral Palsy Cleft Lip and Palate • Communication Disorders Craniofacial Anomalies • Cystic Fibrosis • Eye • Hearing Loss • Heart • Hemophilia • Neurology • Neurosurgery • Orthopedic • Otology • Rheumatology • Scoliosis **The Commission does not cover primary medical care. All services must be authorized in advance by your care coordinator.**

http://chfs.ky.gov/ccshcn/

• **KY Medicaid Programs:** (Families apply online) http://chfs.ky.gov/dms/Eligibility.htm#apply or you may Call the Center # 1-855-459-6328 to apply by phone to see if you are eligible for Medicaid.
Other State Programs

- **West Virginia Special Health Care Needs:** contact CSHCN to see if their child is eligible for program. Toll-free (in WV): 1-800-642-8522 or (304) 558-5388
  
  http://www.wvdhhr.org/cshcn/faq.asp#How_do_I_apply

- **Tennessee Children’s Special Services:** The Children's Special Services (CSS) Program may provide coverage for comprehensive medical care and other non-medical resources for children with physical disabilities and special health care needs from birth to 21 years of age. Diagnostic and financial eligibility criteria must be met to participate in the program. For more information about your child’s eligibility for CSS, please contact Tennessee Department of Health, Family Health and Wellness Division. The office is located in the Andrew Johnson Tower, 710 James Robertson Parkway, 8th Floor, Nashville, TN 37243. You may also call the program at (615) 741-7353.
  
  https://www.tn.gov/health/article/MCH-cyshcn-css
Cincinnati Children’s Special Needs Web Site

For those who are seeking additional information or are looking for a specific State Directory please check out our web site or needs additional information or need help with additional information on a specific need.

http://www.cincinnatichildrens.org/patients/child/special-needs/directory/
Thank you for coming to the Financial Session today

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