



# COVERING ASD SERVICES IN IN

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# AGENDA

- Objective:
  - general awareness and understanding of the resources and options available for covering the range of service needs of individuals with ASD
- Covering the main resources but not at all exhaustive
- Not an expert on any single one but there are resources to help to navigate the needs (next week's topic—State Level Resources in ASD)
- Ultimately, intervention with ASD can be complex with many critical components to an effective intervention team—this takes resources...



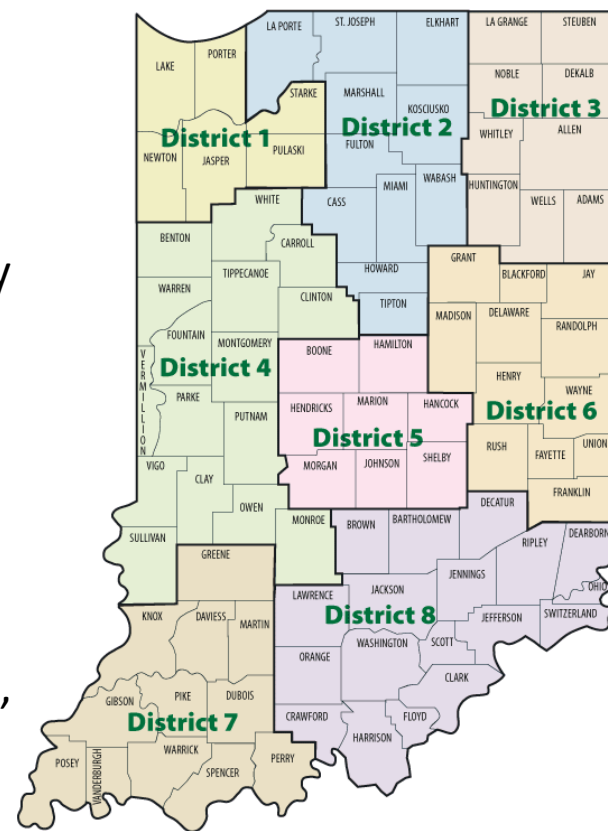
# GOVERNMENTAL SUPPORT PROGRAMS



- **Social Security Income (SSI):** <https://www.ssa.gov/pubs/EN-05-10026.pdf>
  - Federal program that provides those with low income and limited resources monthly funds to help support a child's basic needs (e.g., food, shelter, clothing, and medical care).
  - If the child has a long-term disability (i.e., last over a year) and family income is below \$2,000.00, family can apply for Social Security Disability Income (SSDI). Once the child turns 18, the income eligibility depends on their income.
- **Children with Special Healthcare Services (CSHS):** <https://www.in.gov/isdh/26663.htm>
  - Provides supplemental medical coverage to children up to 21 years old.
  - Developed to help families that may not qualify for Medicaid support, but are below the funds for private insurance and helps cover treatment related to severe, chronic medical conditions (ASD does qualify).
  - Family income, before taxes, must be <250% of the federal poverty level to be eligible.
- **Hoosier Healthwise: Children's Health Insurance Program (CHIP):** <https://www.in.gov/medicaid/members/174.htm>
  - Non-Medicaid, state-designed program to provide coverage to uninsured children younger than 19 years of age.
  - Families must have an income between 150-250% of the federal poverty level, cover all cost-sharing requirements and the child must not have health insurance during the 3 months before applying.

# MEDICAID SERVICES

- **Medicaid** <https://fssabenefits.in.gov/bp/>
  - Medicaid is also a federally funded health insurance program for low income individuals, including people with disabilities. An individual must apply and qualify for both disability and income guidelines through FSSA. Family assets must < \$1500.00 to receive these services.
- **Medicaid Waiver** <https://www.in.gov/medicaid/members/174.htm>
  - Administered through the State FSSA/BDDS and allows access to the most services possible while waiving old requirement of needing to be institutionalized to qualify and waiving parent income and asset requirements
    - Families are reimbursed for the costs to care for their child in home or independent living
    - once an adult—must satisfy Medicaid income and asset requirements
  - Eligibility is primarily based upon the onset of the impairment prior to 22, expected to continue without a foreseeable end, and results in substantial functional limitations in at least 3 areas of major life activities (e.g., self-care, language, learning, mobility, independent learning)



# MEDICAID WAIVERS (CONT'D)

- *Currently undergoing rewrite*
- **Family Supports Waiver (FSW)**
  - Provides access to a range of individually meaningful and necessary services and supports to persons with intellectual and/or developmental disabilities of any age and residing in a range of community settings.
  - This waiver is the first point of entry for waiver services and is on a first come-first serve basis, so you will be placed on a waitlist once you have applied.
  - Can receive up to \$17,300 a year in services and supports. Each year \$1500.00 of the received waiver funds must be used to pay for case management.
- **Community Integration and Habilitation Waiver (CIH)**
  - Also provides access to services and supports to persons with intellectual and/or developmental disabilities per above.
  - This is a needs-based waiver in which there is not a waitlist but qualifications for access—once meeting one of the criteria, benefits can be accessed
  - Current eligibility requirements are as follows: The loss or incapacitation of the primary caregiver, a caregiver over 80 years of age, aging out of foster care or another state children's residential facility, evidence of abuse, neglect, or exploitation, moving from a group home or nursing home, and extraordinary health and safety risks.

# FIRST STEPS



[www.firststeps.IN.gov](http://www.firststeps.IN.gov)

- **What is it?**

First Steps is a state system that provides early intervention services to those birth - 3yrs who are experiencing developmental delays available in every county of Indiana. It is mandated through IDEIA and **federal funds provided to ensure FAPE to Part C recipients.**

- **Who is eligible?**

Eligibility is determined by a child 0-3 with developmental delays or with a diagnosed condition that has a high probability of resulting in a developmental delay

- **How to get in?**

Families may be referred or self-refer. **The initial multidisciplinary evaluation is paid for by First Steps** and results in identification of a developmental delay or disability as well as recommended services. The Individualized Family Service Plan (IFSP) outlines **goals**, ways progress will be measured, and what services will be provided, along with the location and duration of those services. It will also include methods of payment (often **sliding scale**) and the transition plan upon the child's third birthday.

# SCHOOL-BASED SPECIAL EDUCATION SERVICES

[HTTPS://WWW.DOE.IN.GOV/SPECIALED/LAWS-AND-RESOURCES](https://www.doe.in.gov/specialed/laws-and-resources)



- **What is it?**

States are mandated to provide special education (or specially designed instruction) services under Part B of IDEIA with help of federal funds to ensure **FAPE** to those 3-22 meeting an educational classification for eligibility

- **Who is eligible?**

Eligibility is determined by a child 3-22 meeting one of several eligibility categories (ASD is one) with a comprehensive multidisciplinary evaluation

- **How to get in?**

**The initial multidisciplinary evaluation is paid for by the school district** and results in identification of whether criteria are met for an eligibility category as well as recommended services. The Individualized Education Plan (IEP) outlines goals, ways progress will be measured, and what **services will be provided with use of federal funds**, along with the least restrictive placement and duration of those services. A transition IEP (with aligned pre-employability or post-secondary goals) will be prepared as of the child's 14th birthday.

# VR/PREETS

## Order of Selection (VR) <https://www.in.gov/fssa/ddrs/5285.htm>

- In 2017, Indiana became the 35th state to implement an order of selection. This order is used to prioritize consumer services for individuals who meet criteria for the most significant disabilities (with or without an IEP). All individuals who are eligible for VR are evaluated and assigned to Disability Service Priority Categories based upon evaluations (e.g., educational, medical) to determine impact on functional areas (e.g., communication, physical abilities, work experiences, behaviors, ADLs, social interactions, problem solving, navigation, transportation) across settings
- Those with most significant disabilities are served without delay and VR eligible individuals who fall within the two service priority categories that are “closed” or classified as being within a “delayed services” status will receive a letter every 6 months on status but not provided until all in category prior served

## Pre-Employment Transition Services (Pre-ETS) <https://www.in.gov/fssa/ddrs/5474.htm>

- Under the Workforce Innovation and Opportunity Act (WIOA; GovTrack.us, 2020), an amendment to the Rehabilitation Act of 1973, Pre-ETS were established with specific allocation of federal funds to provide opportunity for VR eligible and potentially VR eligible students between 14-22 years of age, who are enrolled in an educational program and with an IEP to engage in meaningful career planning in support of their transition from high school to employment or other post-secondary training options.
- With consideration of order of selection VR counselors work to ensure that students who are eligible for Pre-ETS are connected with and/or receiving services through Pre-ETS before determining Disability Service Priority Category so that individuals who may be able to receive additional Pre-ETS services are identified and receive.





# INSURANCE MANDATE



- **What is it?**

The Indiana Legislature passed a law in July 2011 defining Pervasive Developmental Disorders (PDDs) as neurological disorders and required that insurance providers provide coverage for individuals with ASD, or at least offer coverage as an *option*. One of first in nation.

- **Who is covered?**

The mandate covers any health or accident insurance policy that is issued on a group basis (small or large).

Private insurers must offer the individual the *option* to include coverage for ASD, may provide at additional cost, and can use their own medical necessity criteria to review the services ordered on the treatment plan.

- **Exceptions to Mandate:**

Does not apply to self-insured companies.

Does not apply to companies that are headquartered in another state.

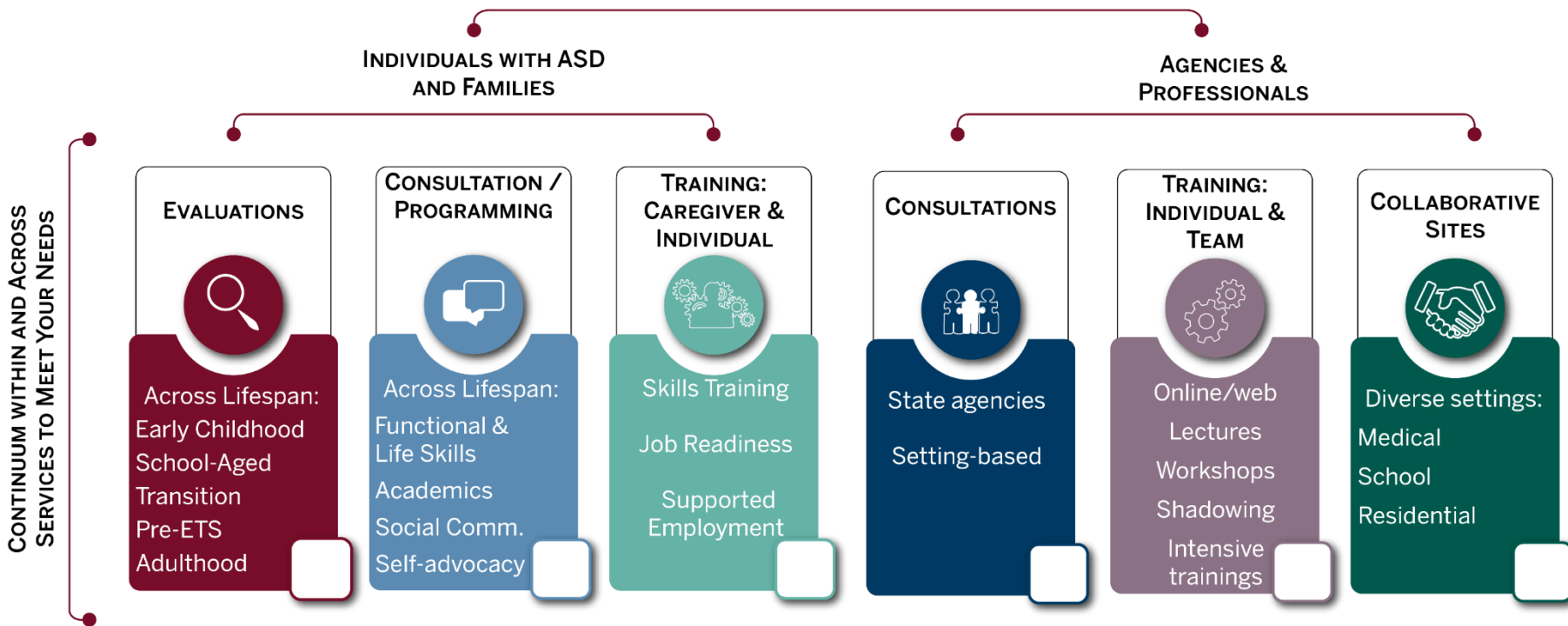
- **What is covered?**

This law mandates that the treatment provided in your Care Plan be prescribed by your child's physician, developmental pediatrician, or psychiatrist and outline services needed to those that would be considered traditional therapies, or generally accepted by the medical community (e.g., med mgt, ABA, ST, OT).

Indiana Code 27-8-14.2 Available from <http://iga.in.gov/legislative/laws/2019/ic/titles/027#27-8-14.2>

# HANDS SELF-PAY/CONTRACT SERVICE OPTIONS

## SERVICE/TRAINING/SUPPORTS



**Phone:** 317/274-2675

**Email:** [HANDS@iupui.com](mailto:HANDS@iupui.com)

**Website:** [handsinautism.iupui.edu](http://handsinautism.iupui.edu)

# FUTURE PLANNING: TRUSTS

- Some government support programs, such as SSI and Medicaid, have a limit on resources or assets. Any inheritance or future investments, such as a college fund, that exceeds \$2,000.00 may disqualify the individual from gaining the most from federal assistance now or in the future so understanding options is essential.
- A trust fund can hold funds for the benefit of a disabled individual and allows for the use of those funds to provide items and services for that individual to improve their quality of life, without jeopardizing eligibility for public benefits.
- While SSI and Medicaid are limited to supporting basic needs, a trust fund allows you to pay for things that go beyond these needs.
- Potential options:

## **MetLife Special Needs Planning**

- <https://blog.metlife.com/insurance/your-special-needs-child/09-12-2017>  
1-877-638-3375

## **The ARC of Indiana Master Trust**

- [www.thearctrust.org](http://www.thearctrust.org)  
317-977-2375  
800-382-9100

# CARING FOR WHOLE FAMILY

- Importance of supporting family as the critical as foundation
- Need help with funding:
  - Governor's Planning Council for training funds
- Need help navigating:
  - ASI
  - ASK
  - Family Voices
  - Indiana Disability Law
  - INSource
- Other resources and supports:
  - HANDS Local Community Cadres (LCCs)



These and more to be covered with differentiation between each next session.

# CONTACT US



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