

**Free Health Insurance Medicaid for Aged Out Foster Youth Ages 18-25**  
**Former Foster Care Children's (FFCC) Program and**  
**Medicaid for Transitioning Foster Care Youth (MTFCY)**  
**July 25, 2016 version**

**IMPORTANT INFORMATION**- As of January, 2014, insurance for former foster youth has changed. Many more young adults who aged out of foster care are now covered by the new insurance program. Because the program is new, please keep checking [texasfosteryouth.org](http://texasfosteryouth.org) for updates.

Please read the following information carefully.

**Former Foster Care Children's (FFCC) Program**

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**Medicaid for Transitioning Foster Care Youth (MTFCY)**

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- [How do I Find a Doctor if I am on Star Health?](#)
  - **Note:** if you are on Star, you need to check the web site of the plan you chose.
- [How do I Find a Doctor if I am on another Star Medicaid plan?](#)
- [What if I Need Help with Transportation to get to a Doctor's Appointment?](#)
- [What if I aged out of the Texas foster care system but have now moved to another state?](#)
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- [Who can help me if I have problems getting the health insurance/ Medicaid for aged out foster youth?/ How do I contact the Texas Foster Youth Justice Project?](#)

When you are in foster care, your medical care is covered by an insurance program called Star Health-Medicaid. It is a special type of Medicaid for those in foster care. When you age out of foster care you will have to pay for your own medical care, which is very expensive, unless you have insurance. There are two types of special insurance programs for those that have aged out of foster care in Texas.

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### **Former Foster Care Children's Program**

#### **What is the Former Foster Care Children's (FFCC) Program?**

It is a special Medicaid health insurance program for aged out foster youth.

#### **Who qualifies for FFCC?**

- anyone who has aged out of foster care or the Unaccompanied Refugee Minor Resettlement Program in the state of Texas at age 18 or older;
- are ages 18 up to 26;
- received federally funded Medicaid when they aged out of foster care; and
- meet all other Medicaid eligibility criteria such as U.S citizenship.
  - What if you are not a U.S. Citizen?
    - If you are a lawful permanent resident (have a green card) or have a certain other specific immigration status, you can get the aged out foster youth insurance until your 21st birthday. But after you turn 21, you may not be able to continue getting the aged out foster youth insurance. You can only qualify for it if you have been a lawful permanent resident for at least 5 years and you or your parents have 40 quarters of work history with the Social Security Administration or meet some other very limited requirements. If you become a U.S. citizen, you can qualify for the aged out foster youth health insurance even after you turn 21.

NOTE: This Program has **NO** income, asset, or educational requirements. If you qualify for the FFCC program, you do not need to purchase insurance from the [health care exchange](#) or obtain it from your employer.

#### **What are the FFCC insurance programs called?**

The FFCC program has services split into two groups based on age.

- **STAR Health** is available for aged out foster youth between the ages of 18-20 but they can switch to STAR. Details of this plan can be found at:

[www.dfps.state.tx.us/Child\\_Protection/Medical\\_Services/guide-star.asp](http://www.dfps.state.tx.us/Child_Protection/Medical_Services/guide-star.asp). Star Health is the same program that covers foster youth. If you are in Star Health, you can use the Superior Health plan.

- Aged out foster youth between 21 and the end of the month of their 26<sup>th</sup> birthday may choose a **STAR** plan of their choice. (**NOTE**- Star is a different program than Star Health.) Details of these plans are available at: [www.hhsc.state.tx.us/medicaid/managed-care/star/client-information.shtml](http://www.hhsc.state.tx.us/medicaid/managed-care/star/client-information.shtml). When you are in Star, you get to select which health plan you will use.
  - If you do not get a list of plans to choose from when you are accepted- go to the above link and then call 1-800-964-2777 to choose your plan.

### **How do I get on FFCC?**

If you call 2-1-1 to apply for FFCC, you should ask to speak to a **Foster Youth Specialist**. Follow the instruction at [How do I get help getting on Medicaid from a Foster Youth Specialist?](#) If you don't, you are likely to be given incorrect information.

**Apply Online-** To apply online, go to [www.yourtexasbenefits.com](http://www.yourtexasbenefits.com) and select Apply. You will need to set up an account if you have not done so already. Once the form is complete, you will be able to electronically sign it and send it in. There will be two sections where you will be asked to "Pick the programs you want to apply for." Under "Health-care benefits" select "Person who: (1) is age 25 or younger, and (2) was age 18 or older when they were in foster care or the Unaccompanied Refugee Minor's Resettlement Program."

**Print out and mail in your application-** You also have the choice to print and mail in the applications. There are two different forms. Use the [form H1205](#) if you are only applying for Medicaid and the [form H1010](#) if you would like to apply for SNAP (Food Stamps) as well as Medicaid. In Form H1205 check yes for question 17- *Were you in foster care at age 18 or older?* On form H1010, check yes and write your name in for question 4- *Was anyone in foster care when they were age 18 or older?* In Section A **select Adult Not Caring for a Child. Do not select Adult Caring for a Child, even if you have a child. Do not select Pregnant Woman, even if you are pregnant.** When you check those boxes, your application will not be considered for FFCC.

You will need to print the form, sign and date it, and gather any other documents listed at the beginning of the forms. Then either mail to: HHSC, P.O. Box 149024, Austin, TX 78714-9968; fax to: 877-447-2839; or take to the closest Texas Benefits office which you can find by calling 2-1-1. If you can't print out the application, you can call 2-1-1 and ask them to send you [form H1205](#) or [form H1010](#) so you can fill it out; if the agent at 2-1-1 tells you that you won't qualify, ask for and write down their agent id and insist they send you the form.

Leaving Foster Care- When you leave foster care, you should automatically be referred to the state agency that hands the Medicaid programs for aged out foster youth. It is very important that you let your caseworker know ahead of time that you plan to leave and you give them an address where you can get mail so you will get notices about the Medicaid programs. If you don't get your card or notices within a month of leaving care, you should call your caseworker and PAL worker. You can also apply directly.

### **How do I get help getting on Medicaid from a Foster Youth Specialist?**

Call 2-1-1- and follow these instructions exactly. Listen to the phone system You can call with someone, like a caseworker, who is helping you with your Medicaid on the phone with you.

- 1) Call 2-1-1 (or 877-541-7905) between 8 a.m. – 6 p.m. Central Standard Time Monday – Friday, with the aged out foster youth on the phone with you, call 2-1-1 (or 877-541-7905).
- 2) Select your language (English is 1).
- 3) Select 2 (State Benefit Programs).
- 4) Select 1 (Help with SNAP. . . Medicaid).
- 5) Select 1 to enter your Social Security Number and date of birth (2 digit month, 2 digit date, 4 digit year – example 01011993) or 2 to enter your case number. If you only know the Social Security number and date of birth enter 2 when it asks for you to enter the case number.
- 6) Select Option 4 (Another Question not already listed).
- 7) Select Option 4 (Question Not Listed).
- 8) Wait for a live person – and say “I need to talk to a **Foster Youth Specialist.**” Keep asking to speak to the special foster youth Medicaid staff. Ask for a supervisor to assist if necessary.

- 9) You should reach someone who can assist with your problem. If you don't get helped you can find more information about who can help you in [Who can help me if I have problems getting the health insurance/ Medicaid for aged out foster youth?/ How do I contact the Texas Foster Youth Justice Project?](#)
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### **Medicaid for Transitioning Foster Care Youth (MTFCY)**

#### **What is Medicaid for Transitioning Foster Care Youth (MTFCY) for foster youth?**

MTFCY is a health care/health insurance plan for foster youth who were in the Texas foster care system when they turned 18. Prior to January 2014 it covered all aged out foster youth. Now it is the program that covers aged out foster youth who are not eligible for FFCC because they did not have Medicaid when they turned 18. It only provides coverage until the youth's 21<sup>st</sup> birthday.

#### **What if I do not qualify for FFCC because I was not receiving Medicaid at the time I aged out of foster care?**

If you are under the age of 21 and do not qualify for the FFCC program because you were not receiving Medicaid when you turned 18, you may qualify for the Medicaid for Transitioning Foster Care Youth (MTFCY) Program. The most common reason someone was not receiving Medicaid when they turned 18 is because they were in prison, jail or detention. For MTFCY you must meet the income requirements which are much higher than the income requirements for other Medicaid programs. For a family of one, the income limit is \$3,955 per month; for each additional person, add \$1,384. If you get MTFCY, your coverage will end when you turn 21 and you will not qualify for the FFCC program.

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### **Additional Questions**

#### **What if I'm not sure if I was in foster care when I was 18 or older?**

If you were in foster care the day you turned 18, even if you left your placement that day, then you were in foster care when you were 18 or older. If you were considered to have aged out, had a PAL worker and after care manager, and if you received financial assistance such as Transitional Living Allowance or After Care Room and Board, then you were in foster care when you were 18 or older. If you were living with a relative or in a non-authorized placement but CPS was still monitoring you, then you are probably eligible. You can contact the [Texas Foster Youth Justice Project](#) for more help in figuring out if you were in foster care when you were 18 or older.

### **What if I need help applying?**

You will need to fill out a Case Information Release [form H1826](#). This will give consent to someone you want to assist you to have 2-1-1 discuss your case with that individual. If you are still having issues and need assistance, you can contact the Texas Foster Youth Justice Project at 877-313-3688.

### **How do I Show the Doctor I Have Medicaid?**

You will have a Medicaid identification card and a card from your health plan (Superior if you are on Star Health and the provider you chose if you are on Star) that identifies your Primary Care Physician. You need to take these to show the doctor. It is important to update your address so you get your mail and get any cards or other information.

- If you didn't receive your Medicaid identification card or lose it, you need to go to your local Texas Department of Human Services office with identification to request a card and update your address if necessary.

### **How do I Change My Address/Update Information?**

Call 2-1-1. See [Medicaid Address Update](#) at [texasfosteryouth.org](http://texasfosteryouth.org) in the [For Youth/Health Insurance-Medical Section](#). You can also follow the instructions at [How do I get help getting on Medicaid from a Foster Youth Specialist?](#) but you don't have to speak to a Foster Youth Specialist to just change your address - so you can ask the first live person you reach.

- If there is something that can't be resolved by calling 2-1-1 or talking to the people with the Texas Health and Human Services Commission through the 2-1-1 system, have your PAL worker or CPS caseworker email [cbs\\_ffche-mtfcy@hhsc.state.tx.us](mailto:cbs_ffche-mtfcy@hhsc.state.tx.us).
- It is important to immediately update your address with Medicaid with any changes; if the card is returned, you may be taken off of the health plan and will then need to return a renewal application.
- You must qualify for Medicaid and complete a renewal application every year after leaving foster care to continue having the coverage. Don't ignore those forms! Update your address so you get the forms! [If you don't understand the renewal forms, follow the directions at How do I get help getting on Medicaid from a Foster Youth Specialist?](#)
- Also, call your insurance plan whenever you move so they can help you obtain a new doctor/dentist/therapist/psychiatrist (as needed) in your new location. If you are on Star Health, call the Star Health line (866-912-6283). If you are on Star, call the plan you chose.

### **How do I “Verify my Residency”?**

Medicaid may send you form saying you have to give them a “verification of your residency.” What they want is some documents that show your “home” address. Aged foster youth often don’t have documents that show the address where you live. Also, sometime you are living or staying somewhere that you can’t get mail at. All that Medicaid really requires is some “proof” that you are living at Texas. If you don’t have the documents that show the address where you live or get mail, you can have a non-relative provide a statement (which can be a letter) about your living situation that can be sent to show your residency for Medicaid.

People who might be able to provide a statement about your situation include:

- Your PAL or Aftercare worker,
- Any agency or shelter you are receiving services from,
- The person you are staying with if they are not related to you,
- A neighbor or friend,
- Someone from your school or job, and
- Anyone familiar with your situation.

Here is some information that should be included in the statement (letter) about your residency:

- The date,
- The name, address and phone number, and name of their agency/company, if they have one,
- Your full name, date of birth and your Medicaid Case number (you can add this after they write the letter),
- Your full name, date of birth and your Medicaid Case number (you can add this after they write the letter).
- that you live in Texas and a short explanation of what they know about your living situation (she is staying with a friend in X town, she is staying with her grandmother in X town, she is homeless and stays at shelters and in a tent in X town).
- If you can receive mail at the address where you stay or receive services, they should list that address, and,
- Their signature,

You can find a sample letter at [texasfosteryouth.org](http://texasfosteryouth.org) in the [For Youth/Health Insurance-Medical Section](#).

### **How do I Find a Doctor if I am on Star Health?**

- **Note:** if you are on Star, you need to check the web site of the plan you chose. If you are on Star Health/ Superior, see below.
- Click on link to see a list of [Health Care Providers](#) and then select region you live in located at the right of the page.
  - <http://www.fostercaretx.com/find-a-provider/>
- You can call the Star Health line (866-912-6283) to get more information on providers in your area.
- You need to check with a provider and make sure they really take Star Health. Sometimes they no longer take it or don't provide the services Star Health says they do. When asking a provider if they accept STAR Health, be sure to use the words "STAR Health" and ask about the foster care health insurance. Asking if they receive "STAR" or "Superior" means something different to providers and you might not receive the correct answer.
- It can be difficult to find a provider that takes Star Health because there is a shortage of many types of providers in many areas of the state. You should start looking for a provider long before you need to see doctor. If you know you will be moving to a new area, start looking as soon as you know you will move. If you can't find one, ask Star Health for a **SERVICE MANAGER** in the Foster Care department.

### **How do I Find a Doctor if I am on another Star Medicaid plan?**

You should be provided a medical card from your Health Plan Provider. There should be a number on the back that you can call and they will provide you with some doctors in your area. Another option to finding a doctor with the plans provided is to do a google search. An example is if you have Sendero Health Plans- do a search for: Sendero Health Plans providers. This first link is to [www.senderohealth.com/find\\_doctor](http://www.senderohealth.com/find_doctor). This should work with most health plans.

### **What if I Need Help with Transportation to get to a Doctor's Appointment?**

Medicaid has a transportation assistance program for all plans. You must make arrangements 5 days in advance for gas reimbursement and 2 days in advance for transportation assistance. Call 1-855-687-4786 (Houston/Beaumont area), 1-855-687-3255 (Dallas/Fort Worth area), or 1-877-633-8747 (all other areas) to make arrangements. Don't wait until the last minute to try to figure out how you will get to your appointment.

- You can get reimbursement for gas.



- Must be pre-approved.
- Driver (it can be someone other than you, including a relative, neighbor or a friend) must fill out an Individual Driver Registration form (Form 3101) and have a current driver's license, license plates, inspection sticker, and car insurance.
- Only works if person driving is using a personal car; cannot be a car owned by a non-profit organization, doctor's office, service organization or association.
- Call the Medical Transportation Program at 1-877-633-8747 to get preapproval and to get Form 3101.
- Other forms of transportation
  - If near a bus line, you may have a bus ticket issued to you unless you have a car or live with your foster parents who have a vehicle.
  - You can also get a contractor ride where someone will come and pick you up when public transportation is not available.

Call the Medical Transportation Program at 1-877-633-8747 to get information on having a bus ticket sent to you or getting a contractor ride.

**What if I aged out of the Texas foster care system but have now moved to another state?**

Texas aged out foster youth insurance will not cover you if you live outside of Texas. You should check out what benefits are available in the state you are in. Some states have coverage for aged out foster youth from other states. You can visit [www.childwelfare.gov/fostercaremonth/more/contacts/](http://www.childwelfare.gov/fostercaremonth/more/contacts/) select the state and contact the coordinator for that state. You can also consider other health insurance options discussed in [What if I don't want either one of these insurances or it turns out I don't qualify?](#)

**What if I was in foster care in another state and moved to Texas?**

Texas does not provide aged out foster youth Medicaid to someone who aged out in another state, unless you were under the conservatorship of Texas' CPS when you aged out of care and were placed in the other state under the Interstate Compact on the Placement of Children (IPCC).

**What if I was placed out of state while I was in Texas foster care? What if I was placed in a Texas foster care placement by CPS in another state?**

Sometimes children are taken into foster care in one state, their home state, but are later placed in a foster home or with a relative in another state under a set of rules called the Interstate Compact on the Placement of Children (ICPC). If you now live in Texas and you were placed inside of Texas under the IPCC or you entered foster care in Texas and you were placed in another state, you can qualify for the FFCC program until you turn 21. Contact the State PAL office at (512)438-5442 or the Foster Youth Justice Project to see if you are considered an ICPC youth.

**What if I don't want either one of these insurances or it turns out I don't qualify?**

You can purchase insurance from the [health care exchange](#) and you may qualify for some or most of the cost to be paid by the government.

You may also qualify for Medicaid (the program that provides health insurance for some low-income Texans) if you:

- receive SSI (Supplemental Security Income) because you are disabled;
- are a parent with a child and receive TANF benefits; OR
- are low income and pregnant.

Most adults do not qualify for Medicaid or other free health insurance programs.

You can try to get health insurance through your employer, your school or by purchasing health insurance coverage. If you don't have health insurance, medical care can be very expensive.

**Who can help me if I have problems getting the health insurance/ Medicaid for aged out foster youth?/ How do I contact the Texas Foster Youth Justice Project?**

First, you should try calling 2-1-1 and asking for a *Foster Youth Specialist*. See [How do I get Help Getting on Medicaid from a Foster Youth Specialist?](#) If that does not resolve your problem, you can contact the Texas Foster Youth Justice Project.

The Texas Foster Youth Justice Project provides free legal advice, assistance and representation to current and former foster youth and those that work with foster youth. Learn more about us at [www.texasfosteryouth.org](http://www.texasfosteryouth.org). You should first try to resolve the problem by taking the steps listed in this flyer. It is important to write down dates and names of people you have spoken to. Remember we are not the Medicaid program or insurance provider. To reach us, call toll-free (so you can call from a pay phone for free) at 1-877-313-3688 or email at [info@texasfosteryouth.org](mailto:info@texasfosteryouth.org).