Medicaid/Health Insurance (Transitional Medicaid) for Aged Out Foster Youth Revised June 2012

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 is a special insurance program for those that have aged out of foster care in Texas called Transitional Medicaid. It keeps some aged out foster youth on Star Health-Medicaid.

There is also another health insurance program called *Former Foster Care in Higher Education- FFCHE* for aged out foster youth who are 21 and 22 and qualify.

What is Transitional Medicaid (Star Health) for foster youth?

- A health care/health insurance plan for youth transitioning out of foster care up until the age of 21.
- Benefits include general office visits, medical/ dental/ vision services, unlimited prescriptions, mental health services, inpatient/outpatient hospital care, inpatient/outpatient surgery, 24-hour emergency care, lab tests, x-rays, 24-hour access to talk to a nurse about health care issues, and more.
- It is called Transitional Medicaid because it is for the youth who aged out of foster care you are transitioning out of care. It has the same benefits as you had when you were in foster care.
- You won't have to pay for the services when you go to a doctor/provider/facility who takes Star Health-Medicaid.

Who Qualifies for Transitional Medicaid?

- Foster Youth who were in foster care on their 18th birthday and are between the ages of 18 and 21. (If you stay in foster care after your 18th birthday, you are on the regular foster youth Medicaid, not transitional. The benefits are exactly the same.)
- You must have no other medical coverage and have income and assets below the limits set for Texas Medicaid.
- If you were in a TYC facility when you turned 18 and if you were under the
 conservatorship of the CPS (they had control of you by court orders), you
 qualify. So if you were in foster care before you were in TYC, you should
 qualify.
- If you are undocumented (you are not a US citizen and do not have a legal immigration status), you don't qualify. But CPS should have helped you obtain legal status before you left foster care, so if you are still undocumented, you need immediate legal help. Contact the Texas Foster Youth Justice for assistance.

What Happens When I Turn 21?

- You will no longer receive Transitional Medicaid.
- If you were in foster care until you turn 21, you will not qualify for Transitional Medicaid.
- If you are in Higher Education, you may qualify for another health insurance program for former foster youth, the Former Foster Care in Higher Education (FFCHE) program.
- You may qualify for FFCHE Program if you:
 - Are enrolled in a Texas college, medical or dental school, or technical institute;
 - Are making satisfactory academic progress as determined by institution you are attending;
 - Were in a foster care placement on your 18th birthday that was not with a parent or guardian;
 - Are age 21 or 22;
 - Do not have private health insurance or have private health insurance with limited benefits;
 - Are a Texas resident:
 - Are a U.S. citizen or legal immigrant;
 - Have less than \$10,000 in things you own (money in bank accounts, cash, cars, etc.); AND
 - Meet income limits.
- You may qualify for Medicaid (the program that provides health insurance for a some low-income Texans) if you:
 - receive SSI (Supplemental Security Income) because you are disabled.
 - o 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.
- For more information, see below or go to http://www.dfps.state.tx.us/Application/Forms/showFile.aspx?NAME=1011 .doc

How do I get on Transitional Medicaid?

 When you are preparing to leave foster care, your case manager should make a change on the system to transfer you from the foster care Medicaid to the Transitional Medicaid. It is best to plan ahead about leaving foster care; if you just suddenly leave, the change may not happen and the case manager may not have your new address to put in the system.

- If you did not get Transitional Medicaid, then you need to get a copy of the application by calling 2-1-1 and asking to speak to someone about Medicaid for former foster youth. If they don't help you at that number, you can try calling 1-512-908-9612 between 8 a.m. and 5 p.m. Central time.
- You can fill out an online copy of the application for Transitional Medicaid at http://www.dads.state.tx.us/forms/H1011/H1011.doc. Once it is filled out, mail the form to:

Centralized Benefit Services (954-X)

Texas Health and Human Services Commission

P.O. Box 149030

Austin, Texas 78714-9947.

 If you need to renew your Transitional Medicaid, can fill out an online copy of the form http://www.dads.state.tx.us/forms/H1011-A/H1011-A.doc.
 Once it is filled out, mail the form to:

Centralized Benefit Services (954-X)

Texas Health and Human Services Commission

P.O. Box 149030

Austin, Texas 78714-9947.

• If you are having difficulties getting on Transitional Medicaid, you can contact the Texas Foster Youth Justice Project for assistance.

How do I Show the Doctor I Have Medicaid?

- You will have a Medicaid identification card and a Superior insurance card 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.

What are the Income and Asset Eligibility Rules?

- Income
 - For a family size of one, a youth transitioning out of foster care must have a monthly income limit of \$3,610 (\$43,320 per year).
 - o For a larger family size, check out:
 - http://www.hhsc.state.tx.us/Help/HealthCare/children.shtml and scroll to the bottom of the page.
- Assets
 - Must have less than \$10,000 in assets (bank accounts, cash on hand, etc.).
 - If you have two or more cars, trucks or other vehicles, they must be worth less than \$10,000 each (based on blue book value and not based on what was paid on it in the past or how much is still owed).
 - If you have questions about whether something counts as an asset, particularly something complex, like a trust, you can contact the

Texas Foster Youth Justice Project and we can find a lawyer with Medicaid expertise to help answer the question.

How do I Change My Address/Update Information?

- Call 2-1-1. See the <u>MEDICAID ADDRESS UPDATE</u> at texasfosteryouth.org in the Resources section. If they don't help you at 2-1-1, you can try calling 1-512-908-9612 between 8 a.m. and 5 p.m. Central time
- It is important to immediately update your address with your Transitional 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!
- Also call the Star Health line (866-912-6283) whenever you move so they
 can help you obtain a new doctor/dentist/therapist/psychiatrist (as needed)
 in your new location.

How do I Find a Doctor?

- Click on link to see a list of <u>Health Care Providers</u> and then select region you live in located at the right of the page.
 - o 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.

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

- Medicaid has a transportation assistance program. You must make arrangements 5 days in advance for gas reimbursement and 2 days in advance for transportation assistance. Call 1-877-633-8747 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 yourself 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 is the Former Foster Care in Higher Education (FFCHE) program?

- It is health insurance program for aged out foster youth who are 21 or 22 years old and who are taking higher education classes (College, Community College, Junior College, Technical Institute, or University but not trade school).
- With FFCHE state health coverage, you will get:
 - o Health care benefits for one year before you have to reapply; and
 - o Benefits through the STAR Health Superior Health Plan.
- If you are not taking higher education classes, you do not qualify for the program. There are not any other health insurance programs for aged out foster youth over 21.
- Benefits include general office visits, medical/ dental/ vision services, unlimited prescriptions, mental health services, inpatient/outpatient hospital care, inpatient/outpatient surgery, 24-hour emergency care, lab tests, x-rays, 24-hour access to talk to a nurse about health care issues, and more.
- It is not exactly the same health insurance as Transitional Medicaid.
 - You must fill out an application and meet the criteria.
 - You should get and fill out the application 45 days before you turn
 21 so you can begin receiving it when you turn 21.
 - If you have a baby while you are on FFCHE, you must apply for Medicaid as soon as the baby is born. This is the regular Medicaid for children, not the special foster youth Star Health Medicaid program.
- To get an application call 2-1-1 and ask to speak to someone about Medicaid for former foster youth. If they don't help you at that number, you can try calling 1-512-908-9612 between 8 a.m. and 5 p.m. Central time.
- You report changes the same way you do for Medicaid.

• For more information see http://www.dfps.state.tx.us/Child_Protection/Youth_and_Young_Adults/Tra nsitional_Living/medical_benefits.asp.

How do I contact the Texas Foster Youth Justice Project for Help with Health Insurance Problems?

- Call toll-free (so you can call from a pay phone for free) 1-877-313-3688 or email at info@texasfosteryouth.org.
- Remember, you should first try to resolve the problem by taking the steps listed in this flyer.
- 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.