

Government Subsidized Health Insurance, Private Health Care Providers & the Affordable Care Act¹

Medicare is a health insurance program managed by the federal government assisting people 65 and older as well as those with disabilities who have received SSDI for 2+ years. Medicare services are the same regardless of which state you live. Medicare insurance partially covers expenses for physician and hospital visits, medical supplies, home/hospice health care and prescription drugs, amongst others.

Medicaid receives federal funding but is administered by the state and therefore programs vary across states. Medicaid is an assistance program for people older than 65 or have disabilities or live in a family that meets certain poverty markers or may be adoptive/foster parents. Medicaid covers all or some of the following expenses (depending on what state you live in): physician and hospital visits, nursing facilities, home health care, lab visits, family planning, pre- and peri-natal services as well as screening/diagnostic and treatment services for children under a certain age. It may pay for dental services, prescribed medicines, eyeglasses, other diagnostic screenings, rehabilitative services hospice care and the intermediate-care facility expenses for persons with intellectual disabilities.

Medicare and Medicaid are funded by the federal government, employers and Social Security contributions. **CMS** (Centers for Medicaid and Medicare Services) are part of the Department of Health and Human Services and operate Medicare and federal portions of Medicaid.

- A person may qualify for both Medicare and Medicaid.

SSI (Supplemental Security Income): is an income supplement funded by general tax revenue and not Social Security taxes. It provides funds to cover basic needs (food, shelter, etc) for persons who are older or have disabilities AND have little income.

SSDI (Social Security Disability Insurance): To qualify for benefits, you must first have worked in jobs covered by Social Security. Then you must have a medical condition that meets Social Security's definition of disability. In general, SSDI pays monthly cash benefits to people who are unable to work for a year or more because of a disability.

Compassionate Allowances: please see additional ODDC briefing sheet

- Both SSI and SSDI fall under the Social Security Disability Programs.

¹ Resources compiled from the Oklahoma Health Care Authority (OKHCA.org), Oklahoma Department of Health and Human Services (OKDHS.org), Centers for Medicare and Medicaid Services (CMS.gov) and Social Security (SocialSecurity.gov) as well as the publications "Medicare and Medicaid: 2011 Edition" by Channing Bete and "Medicaid and the Affordable Care Act" by the OK Policy Institute. See other footnotes for additional sources.

TANF (Temporary Assistance to Needy Families): provides temporary financial assistance to children where parents are absent, unemployed or incapacitated. Federally-funded, TANF also assists with parents' training leading to employment and child care expenses.

As an Oklahoman, you should know:

- ✓ Medicaid is the primary source of health insurance coverage for thousands of Oklahomans with disabilities.
- ✓ Almost one-half million Oklahoma children use Medicaid (65% of the total population receiving Medicaid in our state).
- ✓ Under the Affordable Care Act (ACA), employment-based and individual health coverage plans can no longer deny or exclude any child under the age of 19 due to a pre-existing condition. In 2014, this regulation will apply to anyone, regardless of age (this includes a prohibition to charge higher premiums based on diagnosis or disability).
- ✓ Under ACA, insurance companies can no longer impose lifetime dollar limits on a person's coverage.
- ✓ ACA expands Medicaid coverage to persons with disabilities including Home and Community-Based Supports (HCBS).²

In Oklahoma, Medicaid is managed by the **Oklahoma Health Care Authority (OHCA)** where the program is known as **SOONERCARE**.

SOONERCARE = OKLAHOMA MEDICAID

TEFRA (Tax Equity and Fiscal Responsibility Act of 1982) allows the state to make Medicaid options available to children with intellectual or physical disabilities that did not qualify for SSI (Social Security Income) because of the family's income. TEFRA covers expenses for children who are eligible for full-time institutional services to be cared for in their home. In 2009, President Obama signed the Children's Health Insurance Program Reauthorization Act (CHIPRA) which is a funding stream for Sooner Care.³

If a family already has insurance and becomes TEFRA eligible, the private insurance is billed first and then TEFRA picks up the remaining, eligible expenses. Families apply to TEFRA through the Department of Human Services (DHS) but OHCA administers the program.

As of June 2012, 467 Oklahoma children were receiving TEFRA benefits.

- ✓ 265 were between the ages of six and fifteen years old
- ✓ 253 were male
- ✓ 370 were Caucasian

² Specifically, this Medicaid expansion creates the **Community First Choice (CFC) Program** which gives states an increase of 6% in their federal matching rate for providing community-based attendant services and supports as an alternative to nursing home and institutional services for people with Medicaid, including those with disabilities. States must develop "person-centered plans" that allow the individual to determine how services are provided to achieve or maintain independence. States can take advantage of this enhanced match now. Furthermore, this ACA expansion of Medicaid gives incentives for states to offer **Home and Community-Based Services as a Long-Term Care Alternative to Institutions**: Under the Balancing Incentive Program, \$3 billion in enhanced Medicaid matching funds are available to states that have spent less than 50% of total Medicaid long term care medical assistance dollars in home and community based settings. In March 2012, New Hampshire and Maryland were the first states to receive this new funding. See:

<http://www.healthcare.gov/news/factsheets/2010/11/affordable-care-act-americans-disabilities.html#choices>

³ To learn more about CHIPRA and how it strengthens CHIP (Children's Health Insurance Program – formerly SCHIP), please visit: <http://www.medicaid.gov/Medicaid-CHIP-Program-Information>

FOR MORE INFORMATION:

MEDICARE	medicare.gov	<p>(800) 633-4227</p> <p>(877) 486-2048 (TTY)</p> <p>Local Social Security office</p>
SOONERCARE (MEDICAID & TEFRA)	okhca.org	<p>(800) 987-7767 or (405) 522-7171</p> <p>(405) 522-7179 TDD/TTY</p> <p>2401 N.W. 23rd St., Suite 1A Oklahoma City, OK 73107 (Shepherd Mall)</p> <p>Apply for SoonerCare (including TEFRA) @ local DHS office.</p>
SSI & SSDI	socialsecurity.gov/disability	<p>(800) 772-1213 (automated services & some business matters)</p> <p>(800) 325-0778</p> <p>Local Social Security office</p>
TANF	okdhs.org	<p>(866) 411-1877</p> <p>Local DHS office</p>