



Health Coverage Information & Resources for Families of Children with Special Health Needs

Fifteen percent of California children have a identified special health care needs, and countless others have chronic health conditions, such as diabetes, asthma, muscular dystrophy, or cancer, that used to be considered “pre-existing” when seeking health coverage. Thanks to the federal health care overhaul, Americans can no longer be denied health coverage because of their pre-existing condition. This memo describes the important statewide health programs that are available to California families with children who may special health care needs, as well as additional resources about child and family health care and coverage.

Major Children’s Health Programs in California

Medi-Cal: Nearly two out of three uninsured children in California are already eligible for low- or no-cost coverage through California’s Medi-Cal program, which has never denied coverage because of a child’s health status. The plans offered by Medi-Cal provide comprehensive health care services. To qualify, a family must meet certain requirements and income criteria (e.g., family income under roughly \$49,000 for a family of three).

Learn more: Call 1-877-KIDS-NOW (1-877-543-7669) to find out if your child is eligible.

Get covered: Apply using the interactive English or Spanish online application at www.healthapp.net; Download applications in 11 languages to mail or fax at www.dhcs.ca.gov/services/medi-cal/Pages/MediCalApplications.aspx; or apply in-person at your County Social Services office (find listings at: www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices.aspx)

Private Insurance: California families can now easily shop for and purchase private health coverage (for the whole family or just a child) through the new Covered California marketplace. Nobody can ever be denied coverage in the marketplace due to a pre-existing health condition. All coverage in the marketplace must provide a comprehensive set of benefits that includes rehabilitative and habilitative services, mental health care, prescription drugs, and pediatric vision coverage; families can also purchase children’s dental coverage. Tax credits and subsidies are available for families who qualify (i.e., approximate family income up to \$78,000 for a family of three). To avoid penalties, families should apply for coverage in the marketplace during a designated open enrollment period. The current open enrollment period ends on March 31, 2014, although families can apply whenever there is a major change in life circumstance (such as birth, divorce, job loss, or death). For coverage starting in 2015, the open enrollment period is November 15, 2014–January 15, 2015.

Learn more: *Getting Yourself and Your Family Covered from Covered California* (also available in Arabic, Armenian, Chinese, Farsi, Hmong, Khmer, Korean, Lao, Russian, Spanish, Filipino, Vietnamese): www.coveredca.com/fact-sheets/

Get covered: Shop for and compare available health plans at www.coveredca.com; or call 1-800-300-1506 for assistance.

California Children’s Services (CCS): CCS is a state program for children under 21 with certain serious and chronic medical conditions, such as cystic fibrosis, hemophilia, cerebral palsy, heart disease, cancer, traumatic injuries, and some infectious diseases. To qualify for CCS, a child needs an evaluation certifying they have a health problem covered by CCS, *and* must have Medi-Cal coverage, high expected out-of-pocket medical costs, or annual family income under \$40,000.

Learn more: Online at www.dhcs.ca.gov/services/ccs, or by contacting your local CCS office in your county (find listings at www.dhcs.ca.gov/services/ccs/Pages/CountyOffices.aspx)

Get covered: Complete a CCS application (available in English and Spanish at www.dhcs.ca.gov/services/ccs/Pages/apply.aspx) and return it to your county CCS office.

Child Health and Disability Prevention (CHDP) Program: The CHDP Program provides no-cost preventive health assessments from participating providers for children under 19 in families with incomes under roughly \$39,000 for a family of three. CHDP provides medical and dental check-ups, immunizations, and age-appropriate hearing and vision screenings, even while applications for Medi-Cal are being processed.

Learn more: Visit www.dhcs.ca.gov/services/chdp to learn more about CHDP and find the information for the CHDP office in your county (find listings at: www.dhcs.ca.gov/services/chdp/Pages/CountyOffices.aspx).

Get care: Find participating CHDP providers by contacting your county CHDP office.

Health Reform Resources and Enrollment Information

- *Frequently Asked Questions (FAQs) About the Affordable Care Act* from **California Coverage & Health Initiatives:** <http://cchi4families.org/learn/californians/>
- *Factsheet for Families* (also available in Spanish) from the **ALL-IN Campaign:** www.allinforhealth.org/toolkit
- *ObamaCare 101 Tool Kit* from **Insure the Uninsured Project:** <http://itup.org/special-features/2013/07/12/obamacare-101-the-affordable-care-act/>
- *The Affordable Care Act and You: What Your Family Needs to Know (California)* from the **American Academy of Pediatrics:** www.aap.org/en-us/advocacy-and-policy/Documents/Map/CA.pdf

Additional Children's Health Resources of Interest

- *Tips from California's Patient Advocate: Care for Children* (www.opa.ca.gov/Pages/healthWorksheets.aspx) and *Dental Care for Children* (www.opa.ca.gov/Pages/FreeHealthMaterials.aspx#FactSheets) from **Office of the Patient Advocate** (both available in multiple languages)
- A number of organizations provide **financial assistance grants** to families with children who have certain health conditions (e.g., asthma, infantile spasms, cancer, diabetes, etc.) and meet certain criteria (qualifications may include family income, citizenship, and other factors) so that cost sharing is not a barrier to children with chronic conditions who need health care treatments, prescription drugs, and supportive services. Find more information at: http://mrmib.ca.gov/MRMIB/Financial_Resources.pdf

Children Now (www.childrennow.org) is a nonpartisan research and advocacy organization working to raise children's well-being to the top of the state and national policy agenda. Children Now focuses on ensuring quality health care, a solid education and a positive media environment for all children.

Family Voices of California (www.familyvoicesofca.org) is a statewide collaborative of locally-based parent run centers working to ensure quality health care for children and youth with special health care needs.

The **Children's Specialty Care Coalition** (www.childrens-coalition.org) represents over 2,000 pediatric subspecialists in California who are dedicated to ensuring children with special health care needs have access to quality health care.

The **Family Resource Centers Network of California** (www.frcnca.org) supports families of children with disabilities, special healthcare needs, and those at risk by ensuring the continuance, expansion, promotion and quality of family-centered, parent-directed, family resource centers.