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Military Families Learning Network Webinar**

**Part 3 Medicaid & Military Families:
Adults with Special Needs**

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This material is based upon work supported by the National Institute of Food and Agriculture, U.S. Department of Agriculture, and the Office of Family Policy, Children and Youth, U.S. Department of Defense under Award Numbers 2010-48869-20685 and 2012-48755-20306.

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Military Families Learning Network**

Research and evidenced-based
professional development
through engaged online communities.
eXtension.org/militaryfamilies

  

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POLL

How would you best describe your current employer?

Military Families Learning Network
Military Caregiving

**Providing educational tools and caregiving tips for military professionals and family caregivers.*

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Available Resources

<https://learn.extension.org/events/1700>

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Evaluation & CE Credit Process

The Military Caregiving Concentration team will offer 1.00 CE credit hour from NASW.

**Must complete evaluation and pass post-test with an 80% or higher to receive certificate.*

Link to evaluation and post-test will be available at the end of the presentation.

U.S. DEPARTMENT OF DEFENSE extension America's Research-based Learning Network USDA

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**Medicaid and Military Families:
Older Children and Adults**
WVU TRAINING MODULE 3



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- Training Overview**
- Medicaid and Adults: An Overview
 - Most Likely Reasons for Accessing Medicaid
 - Key Concepts
 - Older Children, Adults and the Elderly
 - New Trends

Medicaid and Adults: An Overview

- Medicaid is an insurance program that provides health coverage for many who are low income and/or disabled.
- Medicaid access and regulations vary from state to state, eligibility is not transferable.

Medicaid and Adults: An Overview

- Historically, Medicaid has been more accessible for children than for adults.
- Medicaid can provide a safety net when primary health benefits and insurance are not enough.

Reasons to Access Medicaid?

- Military families with older children and adults with disabilities or special needs may need Medicaid to supplement TRICARE benefits.
- Elderly members and relatives of military families may qualify for Medicaid in long-term care and home and community based services (HCBS).

Medicaid Eligibility

- In most circumstances Medicaid eligibility is based on low income.
- Medicaid eligibility may also be based on health or medical need (such as a disability or special health care need). Special provisions may be used to relax income requirements.

Key Concepts

- Home and Community Based Services (HCBS) and long term/institutional care
- Dual Eligibility
- Medical Needy/Spend Down
- SSI/SSDI

Key Concepts: HCBS

- Dually eligible families, may turn to Medicaid to access home and community based services (HCBS) that provide nursing, respite, physical therapy, and other forms of care.
- HCBS are offered on a discretionary basis by Medicaid programs. They vary across states and may have limited availability. They are often offered through HCBS waiver programs.

Key Concepts: Dual Eligibility

- Dual Eligibility refers to receiving Medicaid and other health insurance coverage at the same time.
- Commonly refers to elderly and disabled who receive Medicaid and Medicare.
- Also applies to dual TRICARE and Medicaid coverage.

TRICARE – Medicaid Dual Eligibility

- TRICARE is the first to be billed, it is the primary payer.
- Medicaid serves as a secondary payer.
- Medicaid may provide coverage for services not covered by TRICARE.

Key Concepts: Medically Needy and Spend Down

- The Medically Needy option allows families to “spend down” due to medical and related expenses to an income level that qualifies for Medicaid.
- Most, but not all, states utilize this practice to ease financial burdens on families.

Key Concepts: SSI and SSDI

- Supplemental Security Income (SSI) is especially important for children who are disabled. SSI can provide coverage when they become adults.
- Supplemental Security Disability Income (SSDI) is offered to those with a qualifying employment history. Thus it is important to adults who may have become disabled.

Medicaid and Older Children

- Older Children refers to dependents with special needs who are reaching the age of maturity.
- In most states, Medically Needy provisions apply to children up to 21 years of age.

Medicaid and Older Children

- SSI may be an especially important resource for children as they grow older.
- SSI eligibility review, determination, and renewal is often very complex and time consuming. Renewal must also be anticipated.
- It is important to develop transition strategies and plans as children grow older.

Medicaid and Adults with Special Health Care Needs

- Refers to those who become eligible for Medicaid due to an illness or other event that creates a special need for coverage.
- SSDI may be an especially important resource for those experience a life-changing condition.
- Medically Needy provisions do not apply to adults unless there are other eligibility conditions that apply.

Medicaid and Adults

- Expanded income eligibility standards in some states may make Medicaid more accessible.

Medicaid and the Elderly

- Elderly refers to those over the age of 65 and are in retirement.
- Medicaid coverage is especially important to long-term care in both institutional and HCBS settings.

Medicaid and the Elderly

- Military families may have questions about Medicaid coverage for elderly non-dependents who are part of the family.
- Local aging agencies and other groups may be a helpful resource to which to refer these families.

The Future

- Under ACA, 26 states have expanded Medicaid eligibility to adults earning up to 138% of the federal poverty level. Other states are poised to expand or find alternatives to provide coverage.
- New prohibitions on limiting insurance benefit payments will likely eliminate some demand for Medically Needy eligibility.

The Future

- ACA creates incentives for states to incorporate HCBS coverage into Medicaid plans, making services more widely available.

What to Do

- It's often best to make sure that all military health benefits are being received before turning to Medicaid.
- Family Support providers need to be familiar with the program and sources of assistance.

Key Take Aways

- Medicaid is more readily available to children than adults.
- Non-elderly adults with special health care needs may find Medicaid access especially difficult.
- Elderly adults in long-term care and home and community based services are a major beneficiary group under Medicaid.

Key Take Aways

- Even with TRICARE benefits, military families may turn to Medicaid to access needed services allowing for "dual eligibility."
- Military caregivers and support providers can turn to local and state agencies and organizations to learn more about Medicaid access for adults.

Current Information

- Military OneSource–EFMP/Special Needs: Includes links to and information on public programs, resources, and more.

<http://www.militaryonesource.mil/efmp>

Background Information

Summary of the West Virginia University Project Team's Reports on Medicaid and Military Families with Children with Special Health Care Needs: Accessing Medicaid and Waivered Services (2013).

<http://www.militaryonesource.mil/12038/MOS/EFMP/EFMP-MedicaidReport.pdf>

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https://vte.co1.qualtrics.com/SE/?SID=SV_0G5FWLQw3afK9pj

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Military Caregiving Upcoming Event...

Working to Balance Life

Date: March 4, 2015

Time: 11:00 a.m. Eastern

Location: <https://learn.extension.org/events/1722>

For more information on MFLN–Military Caregiving go to:
<http://www.extension.org/pages/60576>

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Military Families Learning Network

Find all upcoming and recorded webinars covering:

- Family Development
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<http://www.extension.org/62581>

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