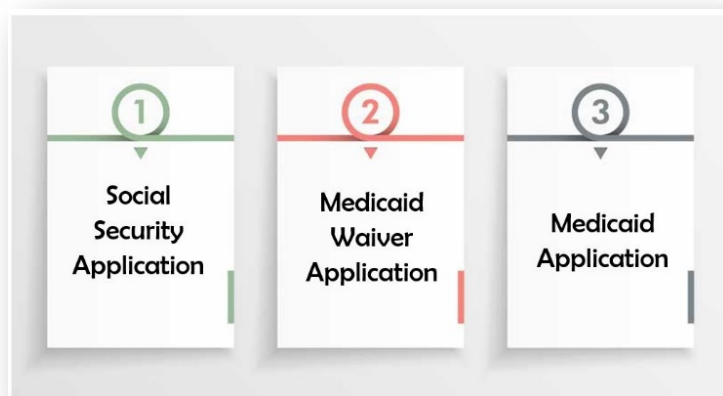


Monthly tips and resources featured in **What's Next?** are created for young adults, their families, and supporters who are exploring options for life after high school in Indiana.

Health care coverage, services, and supports: Applying for Medicaid and the Medicaid waiver

Issue No. 8, March 24, 2021



In Indiana, when a student turns 18, they must **reapply** for benefits they may have been receiving while they were in school. Admittedly, this process will probably be one of the most challenging things on your transition to-do list. For most young adults, it will mean submitting at least three different applications.

Knowing that up front, though, is half the battle. Don't worry. In this issue, we'll walk you through some of that and will give you some key resources you'll need.

Young adults who will need health care coverage from Medicaid and services and supports provided by the Medicaid waiver must first go through the process of **redetermination**. We talked about the steps in redetermination in last month's issue of *What's Next?* <https://instrc.indiana.edu/doc/Whats-Next-Feb-2021-Redetermination.pdf>. We explained that in Indiana, **the first step is to apply or reapply for Supplemental Security Income (SSI)** through the Social Security Administration.

It's important to know:

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- The first step, Social Security's SSI eligibility determination, is the toughest for many (but not all) people. That's because the Social Security Administration is asking **if you can work**, not specifically if you have a disability. That can make it more challenging to qualify for SSI. (And on the positive side, some young adults who may not have been eligible due to their parent's income, may qualify now as an adult.)
- Medicaid, on the other hand, is about your **health care coverage** for things like doctor's visits, hospitalizations, medications, and some therapies.
- And the Medicaid waiver is about making sure you have the **supports and services** that will help you live your best life. Personal care assistance, transportation, extended supports at work, special therapies are all examples of waiver supports.

Three different issues. Three separate applications. Three different agencies overseeing each of those processes.

You may be eligible, but you still need to apply

In this issue of *What's Next?*, we'll talk about the application for **Medicaid and the Medicaid waiver**. That means we're assuming you've already been through step one, and Social Security has determined that you (or, if you are a parent, your son or daughter with a disability who is over the age of 18) are eligible to receive SSI.

The good news is if Social Security has determined you are eligible for SSI, you will, in most cases, automatically be eligible for Indiana Medicaid. You still, however, need to *apply* for Medicaid and the Medicaid waiver.

Which comes first?

If you're already approved for SSI, it may not matter much which application you submit first. But here are a couple of instances when it might be a good idea to start with the Medicaid waiver application:

- **Consideration of finances.** Families may have rightly heard that when an individual with a disability turns 18, the state regards only that person's income and assets to determine eligibility for Medicaid benefits. BUT it can certainly be confusing when the Medicaid application seems to

Why Do Some People Have Both SSI and SSDI?

If you are a young adult with a parent who worked but who is now disabled, deceased, or retired, you may qualify for Social Security Disability Insurance (SSDI). If you fall into this category, talk with your local Bureau of Developmental Disabilities Services (BDDS) office. (See "Applying for the Medicaid Waiver," below.) In Indiana, the Medicaid waiver is tied to SSI, not SSDI, so you may need to talk with BDDS about dual, or concurrent, eligibility.

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be focusing on the entire household's income and assets. Working parents may be concerned that if Medicaid is considering their income as well, their loved one may not qualify for Medicaid.

Here's the key: When the application asks if anyone in the family has a disability, a yes answer will open an additional question, asking if the person has ever been targeted or approved for the Medicaid waiver. That's what triggers a focus on the finances of the individual with the disability. If you've already applied for or have been approved for the waiver (even though you don't officially have services yet) or even if you've received a letter saying you've been targeted for the waiver, Indiana will then focus on only the income and assets of the person with a disability.

- **Waiting for a Social Security decision.** If Social Security has *not* approved your application for SSI and you are appealing that decision, some experts recommend that you go ahead and submit your application for the Medicaid waiver. That's because the waiver application includes something called a Level of Care screening. You may be able to use information from that screening in your appeals process.

Applying for the Medicaid waiver

You can apply for the Medicaid waiver online using the **BDDS Gateway application** (<https://www.in.gov/fssa/ddrs/files/BDDS-Gateway-Online-App-Instruct.pdf>). From their regional offices around the state (<https://www.in.gov/fssa/ddrs/files/BDDS.pdf>), BDDS (pronounced "beads") helps families connect to person-centered, community supports and services available through the Medicaid waivers. You can also connect with your local BDDS office by calling **800-545-7763**.

You may already know that the Bureau of Developmental Disabilities Services coordinates two waivers in Indiana.* One is the **Family Supports Waiver (FSW)**. The other is the **Community Integration and Habilitation (CIH)** waiver. (Two additional waivers, the **Aged & Disabled Waiver** and the **Traumatic Brain Injury Waiver** are administered by another state agency, the Division of Aging.) We won't go into the specifics of each here, but know that BDDS will help you determine which waiver is right for you. (Many Indiana families receive services through the FSW; the CIH waiver has stricter eligibility criteria.)

In order to receive waiver services, you also must be receiving Medicaid. However, since not every person with a disability will need waiver services and supports, it is possible to be covered through Medicaid and not receive waiver services.

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Many young adults are still covered under a parent's health care plan. If that's you, that's okay. You still have to apply for Medicaid (even though your parent's insurance covers you) to be able to access Medicaid waiver supports and services. Medicaid will be considered your secondary insurer. Remember, without Medicaid, you will not be eligible to receive a Medicaid waiver.

*Officially, the Indiana Department of Family Resources determines eligibility for both Medicaid and the Medicaid waivers. BDDS, however, acts as a sort of liaison for families needing waiver services, so for all things waiver-related, BDDS offices are your go-to people.

Applying for Medicaid

Submit your Medicaid application—officially, the “Indiana Application for Health Coverage”—online, at <https://www.in.gov/medicaid/members/52.htm>

Medicaid applications are processed through the Department of Family Resources (DFR), a division of the Indiana Family and Social Services Administration. You can also apply in person at a local DFR office.

Keep in mind, that there are many different types of Medicaid. You do not need to know which type you should be applying for, but you do need to answer the application questions carefully, so that DFR processes your information appropriately.

If you have questions about your Medicaid application, or you think you may have received the wrong information from someone on the phone or in a Department of Family Resources office, contact your **local BDDS office** (see the link to BDDS' regional offices, above). You can also contact the **Arc of Indiana at 800-382-9100** and ask to speak with a Family Advocate.

Quick Reminder: Stay in touch with your local BDDS office.

BDDS will need your current address and contact information when you apply for waiver services, so be sure to let them know if you move or change your email or phone number. (Remember, Medicaid is funded by both state and federal dollars. Social Security, though, is a federal benefit, so if you're still waiting for determination from Social Security or you're appealing a Social Security decision, you'll need to contact your local Social Security office if you have questions.)

Bonus tip: Make copies!

Make and keep copies of all of your applications and documents throughout the Social Security,

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Medicaid, and Medicaid waiver application processes. Ask for confirmation of receipt if you submit documents in person. Things get lost in transit. Dates get confused. It happens. Make sure you have a back-up!

Resources

- **The BDDS Gateway application:** <https://bddsgateway.fssa.in.gov/>
- **“Using the Gateway to Apply for Services,”** a recorded slide presentation: <https://www.youtube.com/watch?v=TOwg4rbgYS8&feature=youtu.be>
- **Step-by-step instructions for completing the BDDS application:** <https://www.in.gov/fssa/ddrs/files/BDDS-Gateway-Online-App-Instruct.pdf>
- **“Indiana’s Medicaid Waiver Programs: Home and Community-Based Services for Adults and Children,”** an article from the Indiana Resource Center for Autism: <https://www.iidc.indiana.edu/irca/articles/medicaid-waiver-programs-home-and-community-based-services-for-adults-and-children.html>
- **“Overview and Information Required to Complete a Medicaid Application”:** <https://www.in.gov/medicaid/members/52.htm>

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