

A Conversation About Community Resources for Patients and Family Caregivers

Any specific questions you would like addressed?

- There should be time at the end for Q & A but if you have a few things you'd like me to definitely discuss, let me know now!
- It's also fine to ask questions as we go along!

Department of Social and Health Services

Medicaid

What Is Medicaid?

- Medicaid is a jointly funded, federal/state health-insurance program for people who qualify for financial assistance for medical expenses. It is now called Apple Health and now administered by the Health Care Authority

Read more:

- <http://www.hca.wa.gov/medicaid/Pages/index.aspx> ; <http://www.hca.wa.gov/Pages/index.aspx>

Department of Social and Health Services - Medical Programs Available

- [Apple Health for Kids](#) Medical Programs providing coverage for children living in Washington State
- [Healthcare for Workers with Disabilities \(HWD\) Program](#) Program that allows people with disabilities who are working to purchase medical coverage by paying a monthly premium that is based on their income.
- [Medicare Savings Programs](#) Programs to help with Medicare Part A and Part B costs. Depending on eligibility, MSP can help pay for premiums, and/or co-pays and/or deductibles 1 person- Income <\$1345/mo and Resources < \$7280 – If eligible for MSP, automatically eligible for LIS
- [Low Income Subsidy/Extra Help](#) for Part D (medications) through Federal Social Security-- www.ssa.gov, 1-800-772-1213 1 person = Income \$1458/mo. and Resources \$13,640
- [Alien Emergency Medical Program](#) Emergency medical program for persons who do not meet the citizenship requirements for other DSHS medical programs. Must meet 6 emergency medical care scenarios, case by case basis; only on-going care covered for certain chronic diseases.
- [Pregnancy Medical Program](#) Medical program for pregnant women
- [Aged, Blind and Disabled Medical Program](#) Medical coverage for aged, blind or disabled persons
- Medical Care Services for incapacitated individuals up to three months

Source: <http://www.dshs.wa.gov/esa/community-services-offices/medical-programs>

Medicare and Medicaid are two different Gov't health insurance programs. Medicare is a Federal program while Medicaid is a state-run program. Each state has its own rules about who is eligible and what is covered under Medicaid. Some people qualify for both Medicare and Medicaid

Aged, Blind and Disabled (ABD) and Medical Care Services (MCS)

	ABD	MCS
WAC for Disability Criteria	WAC 388-449	WAC 182-508
Definition	SSA- “Disabled” means inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment(s) which can be expected to last for a continuous period of not less than 12 months with available treatment.	“Incapacitated” means that an individual cannot be gainfully employed as a result of a physical or mental impairment that is expected to continue for at least 90 days from the date the individual applies.
Duration	Has lasted or is expected to last 12 months or more	At least 90 days
Cash Benefit	\$197/month	No cash grant
Eligible for Housing & Essential Needs (HEN)	Not eligible for HEN	Eligible for HEN. HEN provider in King Co. is CCS 206-328-5755
Application for Social Security required?	Yes, eligible for mental health services thru Regional Support Network (RSN)	Yes, eligible for mental health services
Medical Benefits	Medicaid/Apple Health	Medical Care Services Managed Care
Mental Health Services	Yes, eligible through RSN	Yes, primary care provider makes a referral through managed care

Eligibility for DSHS Services

Each DSHS program has its own eligibility requirements; this is only a general overview. All programs consider your income. Some programs also consider your resources. Some programs are for those who are disabled, elderly or have minor children. Source: <http://www.dshs.wa.gov/onlinecso/eligibility.shtml>
 Below is a table that outlines some of these requirements:

DSHS Program	Children	Pregnancy	Disability	Eligibility Factors
Temporary Assistance to Needy Families (TANF)	YES	YES/NO*	NO	Income, Resources
Washington Basic Food Program	NO	NO	NO	Income, Resources
Working Connections Childcare	YES	NO	NO	Income, Employment
Family Medical	YES	NO	NO	Income, Resources
Children's Health Insurance Program (low cost health insurance)	YES	NO	NO	Income
Pregnancy Medical	NO	YES	NO	Income
Children's Medical	YES	NO	NO	Income
Aged, Blind and Disabled Medical	NO	NO	YES	Income, Resources

Department of Social and Health Services – How Do I Find Out If I Qualify?

- There are many programs available through DSHS such as: Medicaid, Food Stamps, etc. To find out if you are eligible go to www.washingtonconnection.org or contact the Medical Assistance Customer Service Center (1-800-562-3022).
- You may apply on-line or in person through a local DSHS office. Please remember to keep a copy of your application.

Social Security's Disability Programs

source: <http://www.socialsecurity.gov/hlp/radr/10/ent001-disb-info.htm>

Social Security Benefits

- You may qualify for Social Security Disability Benefits if you are:
 1. a disabled worker as defined by SSA and you have worked and earned enough credits to become "insured." Must earn \$1200/qt. to earn one credit. Number of credits needed depends on your age after 21.
 2. a disabled widow or widower between 50 and 60 years of age and your deceased spouse earned enough credits to become "insured."
 3. became disabled before age 22, and either of your parents is deceased or disabled, and earned enough credits to become "insured."
 4. If divorced but married for 10 years AND over 62 and unmarried
- **You may qualify for Supplemental Security Income (SSI) Benefits if you are:**
 1. disabled and meet financial requirements. Includes Medicaid health insurance.
- SSI pays benefits to:
 1. disabled adults and [children](#) who have limited income and resources. 2015 amount is \$733/mo.
 2. people 65 and older without disabilities who meet the financial limits.
- People who have worked long enough may also be able to receive Social Security disability or retirement benefits as well as SSI if income is less than \$733/mo

Social Security's Disability Programs continued...

source: <http://www.socialsecurity.gov/hlp/radr/10/ent001-disb-info.htm>

Medicare

- You may qualify for Medicare coverage if:
 1. you have been entitled to Social Security disability benefits for 24 months or
 2. you are a government employee who meets Social Security's definition of disability; or
 3. you have kidney problems requiring dialysis or a kidney transplant; ALS.

More Information

- For more information on any of these programs:
 - See Social Security's [Disability Programs website](#)
- Call their toll-free number, **1-800-772-1213**. If you are deaf or hard of hearing, call our toll-free "TTY" number, **1-800-325-0778**. Representatives are available Monday through Friday from 7 AM to 7 PM.
- SSDI/SSI Seminar each year at Swedish sponsored by MS Center

How Can I Apply for Social Security?

- You may apply online at: <https://secure.ssa.gov/iCLM/dib> but first go to www.ssa.gov/disability
- If you cannot apply online or you decide not to finish applying online, for whatever reason, you can apply by phone or in person at any [Social Security office](#).
- Call **1-800-772-1213** to make an appointment and to avoid any loss of benefits. If you are deaf or hard of hearing, call toll-free TTY number, **1-800-325-0778**.
- Representatives are available Monday through Friday from 7 AM to 7 PM. Tell the representative which benefits you wish to apply for: retirement, spouses, Medicare, disability, Supplemental Security Income (SSI) and/or survivors.
- **If you live outside the United States and its territories, [contact the nearest U.S. Social Security office, U.S. Embassy or consulate](#).**

Medicare

source: <http://www.ssa.gov/pubs/10043.html#a0=1>

What Is Medicare?

Medicare is our country's health insurance program for people age 65 or older. Certain people younger than age 65 can qualify for Medicare, too, including those who have disabilities, permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease). The program helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care. Created in 1965 under Johnson's Great Society.

- Medicare is financed by a portion of the payroll taxes paid by workers and their employers as is Social Security. It also is financed in part by monthly premiums deducted from Social Security checks.
- The Centers for Medicare & Medicaid Services is the agency in charge of the Medicare program. But you apply for Medicare at Social Security.

Medicare has four parts:

- **Hospital insurance (Part A)** helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care and hospice care.
- **Medical insurance (Part B)** helps pay for doctors' services and many other medical services and supplies that are not covered by hospital insurance. Penalty if don't sign up when eligible unless already have credible coverage
- **Medicare Advantage (Part C)** plans are available in many areas. People with Medicare Parts A and B can choose to receive all of their health care services through one of these provider organizations under Part C.
- **Prescription drug coverage (Part D)** helps pay for medications doctors prescribe for treatment. Voluntary but Penalty

You can get more detailed information about what Medicare covers from *Medicare & You* (Publication No. CMS-10050). To get a copy, call the Medicare toll-free number, **1-800-MEDICARE (1-800-633-4227)**, or go to www.medicare.gov/publications. If you are deaf or hard of hearing, you may call TTY **1-877-486-2048**. SHIBA also has copies.

Help with Choosing: SHIBA 1-800-562-6900 www.oic.wa.gov

Swedish Medical Center Financial Aid Application aka Charity Care

Swedish Medical Center-- Hospital

- Please contact our Customer Service Center; open Monday-Friday, 8 a.m.to 5 p.m. at 206-320-5300 or 206-386-2646 or 877-406-0438 outside of the local calling area to find out if you are eligible for Financial Aid.

Swedish Medical Group– Clinics

- Same info as above but call 206-320-4476 or 1-888-294-9333

Prescription Assistance Programs

- Speak with your physician to see if they have free samples and/or could recommend a generic name. If a generic name is available, check Walmart, Target, Rite Aid and Walgreens to see if they have the low cost generic brand names
- Apply for a discount card for your prescription by contacting Washington Prescription Drug Program at 1-800-913-4146. More listed next page...
- Contact Costco Pharmacy (you do not have to be a Costco Member in order to fill your prescriptions there but you will need to pay a copay)
- Look at RxHope (www.RxHope.com) or NeedyMeds (www.needymeds.org) to see if the medications you are prescribed has a prescription assistance program to enroll in. If so, **GO TO THAT PAP WEBSITE FOR MOST CURRENT APPL. INFO.**
- If there are any questions, then call the program. Eligibility requirements, drugs, dosages and even programs change regularly so it's best to go directly to the program for information. If you do not qualify for the program but cannot afford the medicine, then tell the representative. Some companies may make hardship exceptions and are willing to review situations on a case-by-case basis. Review the Federal Poverty Guidelines and Percentages Over the Poverty Guidelines when looking at the eligibility guidelines of a program.

Discount Cards such as:

- www.freedrugcard.us up to 75% 877-321-6755
- AAA rx card for members- www.aaawa.com/discounts 20-24%
1-800-562-2582
- https://www.pparx.org/prescription_assistance_programs/savings_cards - Lists all sorts of discount cards- Clearinghouse of PAP programs
- www.benefitscheckup.org
- www.goodrx.com – Can compare costs at different pharmacies
- <http://www.hca.wa.gov/pdp/Pages/discountcard.aspx> WA
Prescription Drug Program

Prescription Assistance Programs

Continued

- **If you decide to enroll in a Prescription Assistance Program, please complete your portion of the application FIRST prior to contacting your prescribing physician's office for help in completing their portion of the application. Make it as easy as possible for the doctor's office. Fill out as much information on the application as possible, including the doctor's address and phone number. Highlight the directions for the doctor and where he or she needs to sign. Give the doctor's office an addressed-and stamped-envelope to send in the application or highlight the fax number so it is easy to find. This will help expedite your request. Indicate whether you would like the information to be mailed/faxed directly to your or the prescription assistance program. It's your responsibility to know when to re-apply**
- **Plan ahead so your medicine supply doesn't run out. When sending in an application, pay attention to the refill process and the amount of allowable refills. Each program is different; some may require a call from the doctor's office while another may allow the patient to call directly for a refill; others may require a new application, which takes time. Be neat and complete. Some programs are fussy about their applications. The directions on the application should be completed exactly as directed. Print neatly. If something is unreadable or there is a blank, then the application may be denied, which can delay the process of receiving the medicine. Put ""N/A"" or ""not applicable"" in blanks that are not filled out to indicate the material was read through and not skipped over. Include supplementary forms if requested. Make sure all accompanying photocopies are clean and readable.**

Medication Assistance Programs

- Contact the manufacturer of your medication
- RxAssist www.rxassist.org
- Partnership for Prescription Assistance www.pparx.org
- Needy Meds www.needymeds.org
- Washington State Prescription Drug Program
www.rxwa.gov
- National Organization for Rare Diseases www.rarediseases
- Patient Access Network www.panfoundation.org
- Rx Hope www.RxHope.com

Copay Assistance Programs for Medications

- Caring Voice Coalition: <http://www.caringvoice.org/> , 1-800-267-1440
- Chronic Disease Fund: <http://www.cdfund.org/> , 1-877-968-7233
- Patient Advocate Foundation: <http://www.copays.org/> , 1-866-512-3861
- Patient Services, Inc.: <https://www.patientservicesinc.org/>
- Patient Access Network www.panfoundation.org
- Assistance Fund www.theassistancefund.org
- Health Well Foundation <http://healthwellfoundation.org/>

Affordable Care Act/ Obamacare

- www.wahealthplanfinder.org or 1-855-923-4633
- Enrollment: 11/1/15- 1/31/16. **Make sure Swedish accepts the plan you wish to enroll in!**
- Qualified Health Plan- if income is 138% of FPL (\$1354 for HH-1) to 400% of FPL (\$3924 for HH-1), you qualify for help through tax credits but only if purchase a plan on the Exchange. Help from designated agencies including Swedish Patient Financial Advocates.
- Private Insurance companies offer plans outside of the Exchange as well as inside
- If no health insurance, will need to pay a penalty fee of 1% of yearly income or \$95/person for the year, whichever is higher. Qualifying events protect you from being fined- move from another state, change in family-marriage, divorce, baby, lose job and insurance,

Caregiver Resources

1. Caregiver Information and Assistance Program- Crisis Clinic

Provides limited Emergency Respite Care for those providing care for someone 18 years plus
206-436-2975 or 206-461-3210 Ext. 626

2. Lifespan Respite Washington Voucher Program:

Federal grant for unpaid caregivers who can't afford respite services

www.lifespanrespitewa.org or 425-740-3788 x 125 or 1-800-422-2024

3. Family Caregiver Support Program- Sound Generations.

Must be providing care for someone 18 years and older.

206-448-3110 or 1-888-435-3377 www.soundgenerations.org i

4. King County Caregiver Support Network- Aging & Disability Services

Provides services for unpaid caregivers for someone 18 years and older—Respite care, referrals, consultations, resources.

wwww.kccaregiver.org for contracted agencies

5. Dept. of Veteran Affairs Caregiver Support Line.

To learn more about VA services and benefits, call or go online:

1-855-260-3274 www.va.gov/ms, click “Locations” at the top of the page

6. Locate Agencies Nationwide Who Serve Seniors: www.eldercare.gov Call 211 for Community Information Lines in Your County. Go on-line at WA State www.win211.org

Employment-Related Information and Resources

- **ADA Information Line**-- www.ada.gov 1-800-514-0301
- **ADA NW Center**- www.dbtacnorthwest.org 1-800-949-4232 or 425-248-2480; Mountlake Terrace, WA
- **Disability Rights WA** 206-324-1521 or 800-562-2702
- **Job Accommodation Network** <http://askjan.org/index.html> 1-800-526-7234
- **Equal Employment Opportunity Council** www.eeoc.gov 800-669-4000
- **Disability Rights Education and Defense Fund** www.dredf.org 800-348-4232
- www.access.wa.gov For finding employment and other information
- **The Washington State [Family Leave Act \(FLA\)](#)** enforced by the Dept. of Labor & Industries- 360-902-5800; www.dol.gov/whd/fmla/index.htm
- [See FMLA Military Family Leave Entitlements](#)--
<http://www.dol.gov/whd/fmla/finalrule/MilitaryFAQs.pdf>

Vocational Services Resources

- **Employment Security Dept. (Work Source) – State program**
- **Division of Vocational Rehab– State program**
- **Neurological Vocational Services at Harborview Medical Center- K with DVR**
- **Vocational Rehab. Counselors I know of—
 Shaheen Virani at Swedish MS Center
 Joe Stucky at UW**

Closing

Resources:

- 1. American Heart Association/American Stroke Association**
710 2nd Ave Ste 900, Seattle, WA 98104 (206) 336-7200
- 2. National Stroke Association- Helpline – 1-800-787-6537**
- 2. Community Living Connections 1-844-348-5464**
- 3. Crisis Line 206-461-3222; Community Info Line 211; www.win211.org**
- 4. ADS and Senior Information and Assistance- Call 206-448-3110**
- 5. Social Service Agencies and Homecare/Home Health Care**
- 6. Geriatric Care Managers**
- 7. Placement Companies- AL, AFH, Nursing Homes**
- 8. Transportation Programs- ACCESS, DART, Hopelink, Sound Generations**
- 9. MS organizations- NMSS, MSHH, MSF, MSAA**

Q and A:

DSHS - Aged, Blind or Disabled Cash Assistance Program

What it is:

- On 11/1/11 a new state law was established under Engrossed Substitute House Bill 2082 that created the Aged, Blind or Disabled cash assistance program. This program eliminated the GA-U program. The Aged, Blind or Disabled cash assistance program provides a maximum monthly cash grant of \$197.00. (While waiting to see if eligible for SSI and/or SSDI)

Who is eligible:

- Persons who:
 - Are aged 65 or older, blind or have a long-term medical condition that is likely to meet federal disability criteria
 - Meet income and resource requirements
 - Meet citizenship / alien status requirements
 - Reside in Washington State

You cannot get Aged, Blind or Disabled cash assistance if:

- You are eligible for Temporary Assistance to Needy Families (TANF) benefits or State Family Assistance (SFA) benefits or Supplemental Security Income (SSI) benefits
- You refuse or fail to participate in drug or alcohol treatment if assessed as dependent
- You are eligible for SSI or are an ineligible spouse of an SSI recipient
- You failed to follow a Social Security Administration (SSA) program rule or application requirement and SSA denied or terminated your benefits

Source: <http://www.dshs.wa.gov/onlinecso/abd.shtml>