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MiNavigator Newsletter Issue 62 | October 2021



CEO Message:

Happy Fall Everyone! I hope all of you can find time to enjoy this beautiful season in our state. At AAoM, this is the time of year we are laser focused on insurance. It can be a significant challenge to navigate the many options, complicated policies, and decision making needed to choose the right plan for your family, especially when living with autism. Luckily, our navigators are ready to help. Please let us help you with this challenging process, giving you time back to jump in a pile of leaves, pick out the best pumpkin, or prepare a fabulous Halloween costume!







A Place to Start Regarding Insurance Information

Contributed by Chaunta Tsegaye, MSA, Insurance Specialist, AAoM

The landscape of healthcare has changed leaving families with more questions and concerns than ever before. In past issues we have always tried to help inform families of changes in this landscape and how services are affected. This issue will be no different, but because of the pandemic some service options have been extended and new options added.

Due to under and unemployment families not only face financial difficulties, but are also questioning, where can they go for insurance? The easiest place to go is to the <u>Healthcare Marketplace</u>. On this website you can create an account and search for affordable, yet thorough coverage.



Things to remember when creating an account:

- Give accurate information regarding household income and zip code
- Monthly premium is calculated based on service options
- Premium credits are reflected in quote
- Check with your providers and see if they accept the Marketplace plan
- If you are eligible for other insurances; you will be prompted (i.e. Medicaid)
- The service will not begin until you pay the premium payment
- You can cancel at any time
- You can not be dually enrolled in a Marketplace and Medicaid plan

Families can also apply to the <u>Social Security Administration</u> for Social Security Disability Insurance. If you are unsure of your eligibility you can go to the website or contact your local Social Security office.

** All government funded programs have asset tests and income limits. **

Open Enrollment Dates:

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Medicare open enrollment is not only for people 65 and up, but could also help with medical expenses for people who receive State Medicare. Open enrollment for these changes begin October 15, 2021 thru December 7, 2021 for services beginning January 1, 2022.

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Marketplace "Child Only" open enrollment begins November 1, 2021 thru De-

cember 15, 2021; coverage begins January 1, 2022

Medicaid does not have an enrollment period. To set up an account and apply for benefits go to <u>MiBridges</u> and fill out the appropriate information. Be sure to check only the boxes for the household member that you are requesting benefits for. If you are enrolled in a HMO (i.e. Molina) be sure to recertify during recertification period.

Employer Sponsored Plan Open enrollment varies based on your employer.

Most plans have a January start date. If you are unsure of when your company has open enrollment, contact your HR department.

No matter which plan you choose or which options are available you should always do the following before making a final decision:

Make sure your providers are in-network

Understand your deductible, co-insurance, co-pays, and out of pocket (oop)

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Verify coverage for mental and behavioral health services

With so many options, families may feel overwhelmed. If you have questions, please do not hesitate to contact the Autism Alliance of Michigan 877-463-2266 or <u>navigator@aaomi.org</u>





Making a Difference

Contributed by AAoM's Diversity, Equity and Inclusion Committee

The Autism Alliance of Michigan collaborated with DTE and their Impact Student Scholars on their two day Autism Awareness event in August. Kicking it off with a AAoM virtual autism awareness and acceptance talk and then convening the next day at Cody High school to walk 1.54 miles to honor the 1 in 54 children diagnosed with Autism Spectrum Disorder across our country. The students created artwork and ideas of what an inclusive community means to them to accompany them during their walk. Thank you Impact Students & DTE for inviting us to be a part of this event!



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Pictured on the left is one 16 year old student's artwork. To watch the video: <u>https://empoweringmichigan.</u> <u>com/making-an-impact-with-</u> <u>the-autism-alliance-of-</u> <u>michigan/</u>

Upcoming Community Events



Date	Event
October 21	The After I'm Gone Program- Social Security Programs
October 22	The Michigan Guardianship Association Fall 2021 Conference
October 23	Virtual Halloween Party!
October 23	Autism Alliance of Barry County 5K Glow Walk/Run & 1Mile Mon-
	ster Dash
October 25-26	CMHAM 2021 Fall Conference
October 27	Teen and Young Adult Social Group Halloween Party
October 28	Marquette Halloween PARTY!
October 29	Van Riper Lecture Series Trauma-Informed Care in the field of
	Speech, Language, and Hearing Sciences
November 3	"Virtual" Music Therapy Event – Together Let's Sing, Dance and
	Jam!!
November 4	The After I'm Gone Program - Department of Health and Human
	Services
November 5	Peer to Peer Support: Statewide Training
November 8	Genesee Autism Support Group
November 9	Special Needs Micro Business and Resource Fair
November 10	The After I'm Gone Program - Social Security Programs
November 11	MI-UCP Assistive Technology Talks
November 13	Encaustic Art Party
November 17	Employment Supports for Transition-Aged Autistic Youth
November 19	<u>Sibshops</u>
November 20	Father's Autism Support Group







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"Improving employment outcomes for individuals with disabilities".

Upbound at Work, a fully integrated program within the Autism Alliance of Michigan, leads and supports disability-employment initiatives throughout the State of Michigan.

Contact Upbound at Work to receive additional information:

Employee Pre-Assessment: <u>https://autismallianceofmichigan.org/employee-pre-assessment/</u> Website: <u>https://upboundatwork.com/</u> Email: <u>upbound@aaomi.org</u> Phone: <u>248.590.2773</u>



Michigan Parent, Advocate & Attorney Coalition (MiPAAC) is a newly formed statewide

group focused on student-centered advocacy.

MiPAAC aims to educate families of children with special education needs on topics

relevant to their advocacy efforts.

To join – complete the MiPAAC membership form!

https://mipaac.org/



