

MiNavigator Newsletter

A Review of Current Insurance Topics

Contributed by Chaunta Tsegaye, MSA, WIP-C, Program Manager/Insurance Specialist



Every year I try to find something more insightful than the year before to share with families and this year I have landed on the fact that we should talk more about Social Security Benefits and how they interact with insurance. We should also mention that some private insurers have removed the age limit restriction on Applied Behavior Analysis (ABA) services and the effect this will have on families. Let's get started.

Social Security

Some of the families in our community find themselves financially ineligible for Social Security when their children are younger, because they exceed the maximum household income limits. As these children become adults it becomes more important to look at Social Security as an option for prolonged insurance coverage and financial contributions. Although Social Security is not profitable enough to live the lifestyle that some people have become accustomed to as children, it can give them a sense of security if they find themselves without substantial gainful employment for a prolonged period of time. If eligible for insurance it will provide coverage for preventative care, hospitalizations, and ancillary services. Although this seems minimal at first glance we all know that medical expenses can accumulate rather quickly. Something to remember, most plans will not cover dental and vision so you should consider alternative insurance plans if you are seeking those specific benefits.

Once a candidate has filed for and received Social Security benefits they will be eligible for Medicare in 24

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months. In some instances the candidates are also eligible for Medicaid. If they are eligible for both, Medicare becomes their primary, and Medicaid becomes their secondary insurance. This transition from parents coverage to individual federal/state funded insurance requires that you do the following:

- Check with your provider to see if they accept Medicare insurance.
- Make sure that you follow the enrollment guidelines for the new insurance.
- \cdot Report all changes to the Social Security Administration (SSA) immediately.

If you have questions regarding **Medicare** you can reach out to the Medicare/Medicaid Assistance Program (MMAP) for help 1-800-803-7174. If you need Medicaid assistance you will still need to apply and be approved for the program. Be sure when applying for services for an adult child that they are using their own income as the qualifying income source and not that of the family.

Applied Behavior Analysis

In 2022 Blue Cross Blue Shield of Michigan lifted the age limits for ABA services. This comes as a great relief to families who would like to continue services for their children after age 18 for some private insurers, and age 21 for those with dual coverage Medicaid. As families prepare for this change there are some things that they should remember:

- The requirements for authorization are still the same: the child/young adult has to have a diagnosis from the professional designated by the insurance company.
- There is a cost savings when you visit an in-network provider, but deductible, co-pays, and co-insurances still apply. Having unlimited visits will not eliminate the cost associated with therapy.
- All insurers require a parent component for continued authorization.

If you do not have Blue Cross Blue Shield you should check with your insurer to see if they have made these changes to age limits.

As always, if you are unsure and have any questions please contact MiNavigator at 877.463.2266, or reach us at our newly refreshed website: <u>https://autismallianceofmichigan.org</u>

Help. *Hope.* Answers. Today.

You are invited to join us for the annual Navigating Autism Today: Grand Rapids Conference

Presented by Children's Foundation

Friday, October 28th, 2022 L.V. Eberhard Center, Grand Valley State University, Grand Rapids





The mission of the Navigating Autism Today: Grand Rapids Conference is to provide autistic people and their families with education, resources and support in the areas of early diagnosis, education and adulthood. Our goal is that attendees feel better equipped to navigate their unique journey with autism.

Attendees will spend their day in four breakout sessions hosted by professional speakers. There will be a diverse variety of topics and speakers to choose from so attendees can design their day to best reflect their unique interests. The event also provides a keynote speaker, complimentary breakfast & lunch, networking opportunities and an autism resource fair.

Schedule of the Day, Additional Details to Come:

8:30am: Registration, Vendor Fair & Breakfast 9:00am-9:55am: Keynote Speaker 10:00am-11:00am: Breakout Session A 11:10am-12:10pm: Breakout Session B 12:10pm-1:10pm: Lunch & Vendor Fair 1:20pm-2:20pm: Breakout Session C 2:30pm-3:30pm: Breakout Session D

COVID-19 Vaccination Policy:

Although guests are not required to show proof of COVID-19 vaccination to attend this event, Autism Alliance of Michigan (AAoM) reserves the right to update this policy and instate vaccination, masking, and social distancing requirements if an unexpected surge in COVID-19 occurs leading up to the event.

www.aaomi.org/grconference

For more information contact Lauren Todaro at 248.590.2766 or Lauren.Todaro@aaomi.org





LEARN MORE! FOR MORE INFORMATION VISIT AAOMI.ORG OR CALL 877.463.2266

Special Education Advocacy Summit December 1st-3rd, 2022 | Detroit, MI

Improving access to educational opportunities and raising expectations for students with disabilities



Pre-summit Meet & Greet

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Meet and network with other Special Eduction Advocacy Summit attendees! Thursday, December 1st | 6:00pm - 8:00pm | Detroit Marriott Southfield

Wrightslaw Special Education Law & Advocacy Training Friday, December 2nd | 9:00am - 4:30pm | Marygrove Conservancy

Putting Your Advocacy into Action! Interactive Sessions.

Take what you've learned from the Wrightslaw training and apply it to specific advocacy issues.

Saturday, December 3rd | 9:00am - 3:00pm | Marygrove Conservancy

Register at mipaac.org/summit



Wrightslaw

With Generous Support From



Karen Colina Wilson Smithbauer

Upcoming Community Events



Date	Event
October 25	Strategies to Improve Motivation
October 26	Teen and Young Adult Social Group: Halloween Party!
October 27	Halloween Dance Party
October 27	The Arc of Midland - 2022 Halloween Dance
October 28	Navigating Autism Today: Grand Rapids Conference
October 29	Sensory-Friendly Spook-Tacular Event
November 4	Parent and Caretaker Workshop
November 5	Sensory Friendly Afternoon at Abrams Planetarium
November 9	ACMH Annual Conference
November 19	ASD Movie: FIERCE LOVE AND ART

Looking for more to do? Scan the QR Code for more events!







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

Contact Upbound Staffing: Website: <u>https://upboundstaffing.com/</u> Email: <u>upbound@aaomi.org</u> Phone: <u>1-(248) 508-8693</u>





Michigan Parent, Advocate & Attorney Coalition (MiPAAC) is a newly formed statewide group focused on student centered advocacy.

Contact MiPAAC: <u>MiPAAC membership Form</u> <u>https://mipaac.org/</u>







The MiNavigator team is a group of professionals ready to serve and connect those touched by autism with the most up to date services and resources available in our state.

Contact MiNavigator: Website: <u>https://aaomi.org/contact-minavigator/</u> Email: <u>navigator@aaomi.org</u> Phone: <u>877-463-2266</u> Navigators are available Monday through Friday, from 9 am to 5pm



