

HEALTH CARE SERVICES AND PROGRAMS FOR RHODE ISLANDERS WITH DISABILITIES

Health Care Program	Administering Agency	Age Coverage	Services Offered* (See Services Key, end of document)	Disability	Income Eligibility Criteria	Gaps in Coverage: Adults	Gaps in Coverage: Children
Early Intervention (Individuals with Disabilities Act – IDEA)	RI Dept of Health (7 programs); monitored by Office of Special Education	Birth-age 3	a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, u, v, x, z	Developmental Delay; diagnoses of mental/physical condition affecting development	No income criteria	N/A	Under IDEA, schools are mandated to begin transition planning at age 14 for children with disabilities – system lacks transitional planning for health care.¹
Medicaid coverage; Rlte Care (Medicaid Managed Care)	RI Dept. of Human Services, US Dept Health and Human Services/CMS Federal 1115 Waiver	Any age for eligible people.	Via one of 3 participating health plans: May include, depending upon individual circumstances and eligibility criteria: f, k, h, o, q, r, s, t, u, v, w, x, y, z, aa, bb, cc, dd,	Not disability-specific – though children with special health needs who have Medicaid and commercial health coverage are ineligible for Rlte Care.	Based on family income and size. Families: income up to 185% of FPL. Children to age 19, pregnant women, up to 250% FPL.		
Medicaid coverage: Rlte Share (Public and privately funded)	Dept. of Human Services, federal government (CMS), private insurance.	Any age for eligible people	Same benefits are Rlte Care.	Not disability specific	Wrap-around benefits – w/ employer-based insurance (parent’s employer).		

¹ This is a serious gap; in fact, most information available to transitioning youths who are SSI recipients makes it clear that going to work can jeopardize health coverage and other benefits. An additional transitional issue is the fact that the Office of Rehabilitative Services is the only choice in RI for adults who need rehabilitation services, yet only the most severely disabled can access ORS.

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Medicaid coverage: Katie Beckett Program (Federal Waiver)	RI Dept. of Human Services (Long Term Care)	Birth - age 18	Same as basic Medicaid	Severe special health needs – allows children who are determined to be requiring institutional level of care to be cared for at home.	For families with eligible children, child's (not the family's) income and resources determine eligibility.	See Children.	This is a significant challenge for eligible persons and their families as this benefit is lost at age 18.
Medicaid coverage: Social Security Determination – Social Security Dependents Benefits	Social Security Administration; RI Dept. of Human Services	Under age 18, until age 19 if he or she is a full time student.	Same as basic Medicaid	No disability-specific requirements for beneficiaries	None: eligibility based on parent collecting retirement or disability benefit; or has died.		
Medicaid: Social Security Determination – for Adults Disabled Since Childhood	Social Security Administration; RI Dept. of Human Services	Must be eligible for SS Dependents' Benefits / & be disabled before 22.	Same as basic Medicaid	Disability had to begin prior to age 22 (benefit based on parent's SS earnings).	None: eligibility based on parent's SS status as above.		

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Medicaid Coverage: Social Security Determination – Social Security Insurance (SSI) benefits	Social Security Administration and RI Dept. of Health and Human Services	Birth - Adult for eligible people	Same as basic Medicaid (Medicaid is received by children eligible for SSI).	For children determined to have a disability² whose family income and resources render them eligible. For adults over age 18 who meet both disability and income criteria.³	For children: family income and assets are reviewed. For adults, there are 2 categories of eligibility – Categorically Needy and Medically Needy.⁴
Medicaid Coverage: Social Security Determination – Social Security Dependents Benefits	Social Security Administration	Under age 18, until age 19 if he or he/she is a full time student	Same as basic Medicaid	No disability-specific requirements for beneficiaries	None: eligibility based on parent collecting retirement or disability benefit; or has died.
Medicaid Coverage: Social Security Determination – for Adults Disabled Since Childhood	Social Security Administration	Eligible for SS Dependents' Benefits / be disabled before 22.	Same as basic Medicaid	Disability had to begin prior to age 22 (benefit based on parent's SS earnings).	None: eligibility based on parent's SS status as above.

² Criteria for a determination of a disability under SSI for a child under age 18 includes proof of a physical or mental condition that has required a 30-day hospital stay, results in marked and severe functional limitations in 5 domains, or is expected to last at least 12 months or end in death.

³ Criteria for adults to receive SSI include: under disability criteria, he/she is unable to perform Substantial Gainful Activity (SGA) because of the condition and the condition is expected to last at least 12 months or end in death; under financial criteria, income from working must be less than \$810 gross for disabilities other than blindness (\$1,350 for disability involving blindness); resources (money in bank and other assets, excluding house and car) must be under \$2,000.)

⁴ **Categorically Needy** includes individuals who are eligible for or receiving cash assistance from SSI or the Family Independence Program. **Medically Needy** includes individuals who are under the income and resource limit or who have large medical expenses that may qualify them for Medicaid (eligibility requirements include have an income of less than \$700 per month, resources of less than \$4,000 for an individual or \$6,000 as a couple. Health benefits for each group are identical except that for medically needy eligible persons, podiatry services, outpatient ER and outpatient clinic services are not covered.

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Medicare coverage: Social Security Determination – Social Security Disability Insurance (SSDI) benefits	Social Security Administration; CMS	Age 16 through adulthood	Medicare Part A (inpatient hospital services) with no premium; Medical Part B (physician offices visits, etc.) with a premium.	Severe Disabilities (for working aged adults)	Disability determination required; Benefits based on work history.	24 month waiting period after disability determination before benefits received.	Coverage only for youths with working history age 16 and over. Same waiting period.
Home and Community Based Waiver Programs: Mental Retardation and Developmental Disabilities Waiver	RI Dept. of MHRH, US Dept Health and Human Services/CMS Federal 1915c Waiver	Adults aged 22-64	Medicaid services; waiver services including o, aa, bb, cc, kk, ll, mm, nn, oo, pp, and Residential and Day Habilitation.	Persons determined as mentally retarded or Developmentally disabled meeting State criteria.	Monthly income is \$1656 (more if there are qualifying expenses) (Medically Needy Income).	Currently no gaps or waiting list. 3,592 slots available.	N/A
Home and Community Based Waiver Programs: PARI Waiver (People Actively Reaching Independence)	RI Dept. of Human Services, US Dept Health and Human Services/CMS Federal 1915c Waiver	Adults	Medicaid Service; waiver services including o, aa, bb, mm, nn, pp, as well as consumer preparation.	For severely disabled individuals with hemi- or quadraplegia.	Medically needy income.	Currently, this waiver has a waiting list of 6 people. Due to a recently awarded Cash & Counseling grant, the PARI waiver will be retired; those in the waiver will move to new program.⁵	N/A

⁵ The Cash and Counseling Program during its first year will have a cap of 100 slots and it is anticipated that it will expand to 400 over the three-year grant period.

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Home and Community Based Waiver Programs: Aged and Disabled Waiver	RI Dept. of Human Services (Long Term Care), US Dept Health and Human Services/CMS 1915c Waiver	Over age 65; eligible individuals with disabilities under age 65 requiring Assisted Living support.	Medicaid services; waiver coverage includes aa, bb, mm, nn, pp, as well as Meals on Wheels and a Senior Companion.	Nursing Facility level of care or physically disabled.	Categorical income (monthly income of \$1656, more if there are qualifying expenses).		N/A
Work Incentives Programs: 1619(a) and 1619(b)	Social Security Administration	Youths and Adults aged 18-64	Medicaid coverage	All eligible SSI recipients – not disability specific.	Dependent on earnings and disability determination. ⁶	Currently no gaps or waiting list. 3,500 slots available.	Information on work incentives not ordinarily provided to youth in transition and their families.
Work Incentives Programs: PASS Program (Plan for Achieving Self-Support)	Social Security Administration	Youths and Adults aged 18-64 (For transitional youths, a PASS may be written in public high schools and be critical for entering the workforce).	Medicaid coverage	All eligible SSI recipients with disabilities – not disability specific.	For SSI recipients with disabilities who complete a SSA-approved PASS, this can be used to lower countable income and resources. ⁷		Information on work incentives not ordinarily provided to youth in transition and their families

⁶ Allows SSI recipients to return to work and retain earnings; the SSI decreases as income is earned. Medicaid coverage continues until earnings reach a threshold (\$24,000) that renders an individual ineligible.

⁷ Thus allowing a worker with disabilities to earn money while still receive SSI payments (the lower the countable income, the greater the SSI payment). Sometimes a PASS allows someone who has not been eligible for SSI to have countable income low enough to become eligible. A PASS may also be used to lower resources. All individuals who are SSI recipients are eligible for Medicaid services.

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Work Incentives Programs: PESS Program (Property Essential to Self-Support)	Social Security Administration	Youths and Adults aged 18-64.	May lower countable resources enough to keep SSI and Medicaid coverage.	All eligible SSI recipients – not disability specific.	SSI recipients may exclude some work-related property (e.g., tools, relevant non-business property) from the \$2,000 resources limit.		Information on work incentives not ordinarily provided to youth in transition and their families
Work Incentives Programs: Student Earned Income Exclusion	Social Security Administration	Under age 22.	May lower countable income enough to keep SSI and Medicaid coverage.	All eligible SSI recipients – not disability specific.	SSI recipients who are not head of household, not married, attending school on a regular basis, and working can have earnings up to \$5,520 per year without losing SSI benefits.	N/A	Information on work incentives not ordinarily provided to youth in transition and their families.
Other Health Coverage: Commercial Insurance	Private and COBRA⁸	RI law mandates coverage for dependent children to age 19; age 25 for full-time students.	Varies with insurance product and policy.	Loss of dependent status for young people with disabilities can be critical for medical coverage.	Varies with insurance product and policy.	Commercial insurance and COBRA coverage is too expensive for people with disabilities who are not eligible for Medicaid services.	Very few young adults with disabilities can afford continuing coverage under COBRA; premiums can rise 150%.

⁸ COBRA is the Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events, instances where coverage under the plan would otherwise end.

Services Key	
Letter	Corresponding Service
A	Developmental Monitoring
B	Integrated Group Programs
C	Consultation to Child Care Programs
D	Child-focused Developmental and Educational Programs
E	Parent and Child Support Groups
F	Mental Health Services
G	Parent Education
H	Assistive Technology Devices and Services
I	Social Work Services
J	Audiology Services
K	Physician Office Visits
L	Nutrition Services
M	Occupational Therapy
N	Physical Therapy
O	Care Coordination/Case Management
P	Care (eye exams, eyeglasses)
Q	Prescription Drug Coverage
R	Medical and Laboratory Tests
S	Inpatient hospital care
T	Outpatient Hospital Care
U	Rehabilitative Services
V	Transportation
W	Substance Abuse Treatment
X	Visiting Nurse Services
Y	Dental Services
Z	EPSDT Services (Early Periodic Screening, Diagnosis & Treatment)
aa	Personal Assistance Services
bb	Durable Medical Equipment
cc	Home-Based Therapeutic Services
dd	Podiatry Services
ee	Hospice Care Services
ff	Intermediate Care Facility/Day Treatment
gg	1619(a) and 1619(b) work incentives
hh	PASS
ii	Student Earned Income Exclusion
jj	CEDARR Family Center Services (Comprehensive Evaluation Diagnosis, Assessment, Referral, Re-Evaluation) Children age 6-11.
kk	Respite
ll	Supported employment
mm	Homemaker
nn	Environmental modifications
oo	Adult Foster Care
pp	Emergency Response