



How Do I Pay For It?

How to find funding for services needed by children with special health care needs

**Family to Family Health
Information Center
At PTI Nebraska**

2564 Leavenworth St, Suite 202

Omaha, NE 68105

402.403.3908

Or 888-490-9233

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PTI NEBRASKA

Parent Training and Information for Families of Children with Disabilities is a statewide resource for families of children with disabilities and special health care needs.

PTI Nebraska's staff are parent/professionals who are available to talk to parents and professionals about special education, other services and disability specific information.

PTI Nebraska conducts relevant workshops across the state. Parents, professionals and others are encouraged to attend at no cost. Requests for specific workshops are welcome.

PTI Nebraska has printed and electronic resources available at no cost.

PTI Nebraska encourages and supports parents in leadership roles locally and statewide.

You are encouraged to contact us or visit the office if:

You would like information about your child's disability

You have a question about your child's special education program

You would like to schedule a workshop in your community

You would like to talk to another parent

Workshops and materials are available in alternate languages and formats upon request.



Family to Family Health Information Center at PTI Nebraska

2564 Leavenworth St, Suite 202, Omaha, NE 68105

(402) 346-0525 (800) 284-8520

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www.pti-nebraska.org



How Do I Pay For It? A. Understanding Insurance

Funding Options
Family to Family Health Information Center
At PTI Nebraska

Family to Family Health Information Center

- ❖ Information, education, training, support and referral services
- ❖ Assistance to families and professionals
- ❖ Outreach to underserved / underrepresented populations
- ❖ Guidance on public health programs and policy
- ❖ Information about the Affordable Care Act (ACA)
- ❖ Collaboration with family groups and professionals

Nina Baker – 888-490-9233
nbaker@pti-nebraska.org

Parent Training and Information Nebraska



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www.pti-nebraska.org

Objectives

- ❖ Understanding Insurance
- ❖ School Services
- ❖ Medicaid
- ❖ SCHIP – Kids Connection
- ❖ Waiver Programs
- ❖ SSI
- ❖ Respite



Private Insurance

If your child has private health insurance as the primary source of coverage.

- ❖ Understand your insurance policy
- ❖ Get a copy of the entire policy – read it
- ❖ Make an appointment with the representative
- ❖ Request a case manager or benefits administrator
- ❖ Call if you have any questions



Changing Private Insurance

If you are planning on changing insurance companies be sure you have continued coverage. Here are some tips:

- ❖ Understand how the change may affect your benefits.
- ❖ Affordable Care Act (ACA) prohibits denial of coverage for children & adults based on pre-existing conditions
- ❖ Talk with the representative



COBRA

Consolidated Omnibus Budget Reconciliation Act (COBRA) may be available.

- ❖ retains insurance coverage
- ❖ specific cost to you
- ❖ continue your plan
- ❖ designated period of time.
- ❖ time may be extended if your child has a significant disability.
- ❖ Check out the ACA Market Place to get best price & coverage for health insurance



Purchasing Private Insurance

Purchasing healthcare on your own is easier

- ❖ Go to **Healthcare.gov** or call **1-800-318-2596**
- ❖ Answer a few questions: home address, income, family
- ❖ Review plan options
- ❖ Include tax credit information
- ❖ Choose your plan and cover



KEEP IN MIND

- ❖ If your child's medical bills are not covered by an insurance plan, hospitals and other providers may negotiate reduced or extended payments.
- ❖ Talk to individual providers for each billed service.



APPEAL, APPEAL, APPEAL

Every decision process can be appealed

Every public or private agency has an appeal process

ASK

- ❖ What is the appeal process?
- ❖ What are the time lines for appeal?
- ❖ Ask the doctor or other professional to assist with the appeal
- ❖ Always appeal.



"Insurance companies depend on people giving up and going away. Only one third of families appeal denials of claims even though half of the appeals are granted on the first attempt.

"If you are told "no" over the telephone or receive a written explanation of benefits for a denial, do not give up. I became an advocate for children with special health care needs because I constantly struggled with the medical and, later, educational systems that were supposed to help my child and family."

Lauren Agoratus, M.A. Parent (my most important title), New Jersey Coordinator, Family Voices-NJ at the Statewide Parent Advocacy Network, Volunteer, New Jersey Caregiver Community Action Network-National Family Caregivers

School Services

Access school services to the best level possible

- ❖ Related Services include: Speech, PT, OT, Nursing, Transportation and more
- ❖ School Services are to assist the child to "best access his education".
- ❖ Ask providers for information about the child's current therapies
- ❖ Ask how to create opportunities for learning each day.



Medicaid – One Program, Many Doors

- ❖ Medicaid – 100% of Federal Poverty Level
- ❖ Kids Connection – 213% of Federal Poverty Level
- ❖ Medicaid Waiver programs - Nursing Facility Level of care

Medicaid

- ❖ Nebraska Medicaid is funded jointly by the State and federal government
- ❖ Provides health care services to eligible elderly, disabled individuals and low-income pregnant women, children and parents



❖ The 2015 Federal Poverty Guidelines

Persons in family	Poverty guidelines
1	\$11,770
2	15,930
3	20,090
4	24,250
5	28,410
6	32,570
7	36,730
8	40,890

❖ add \$4,060 for each additional person.

Medicaid

ACCESSNebraska

❖ Apply Online

- ❖ All Nebraska public assistance benefit programs
 - ❖ All applications are in available in English & Spanish
- ❖ Use any computer with internet access
- ❖ PTI Nebraska can help



Medicaid – Services Covered

- ❖ Health Check Services (EPSDT) Hearing Aid Services
- ❖ Home Health Agency Service
- ❖ Hospice Services
- ❖ Hospital Services
- ❖ ICF/MR Services
- ❖ Laboratory and Radiology (X-ray) Services
- ❖ Hospital Services
- ❖ Ambulance Services
- ❖ Case Management Services for Adults with Mental Retardation
- ❖ Chiropractic Services
- ❖ Dental Services
- ❖ Durable Medical Equipment, Orthotics, Prosthetics, and Medical Supplies
- ❖ Family Planning Services

Medicaid – Services Covered

- ❖ Private-Duty Nursing Services
- ❖ Psychiatric Services for Individuals Age 21 and older
- ❖ Screening Services (Mammograms)
- ❖ Services Provided by Clinics
- ❖ Therapies: Physical, Occupational, Speech Pathology & Audiology
- ❖ Visual Care Services
- ❖ Podiatry Services
- ❖ Prescribed Drugs
- ❖ Medical Transportation Services
- ❖ Mental Health and Substance Abuse Services for Children and Adolescents (ages 0-20)
- ❖ Nurse Midwife Services
- ❖ Nurse Practitioner Services
- ❖ Nursing Facility Services
- ❖ Physician Services
- ❖ Personal Assistance Services



Kids Connection

- ❖ Access to Medicaid for uninsured children
- ❖ SCHIP – State Child Health Insurance Program
- ❖ Based on family income: may not exceed 213% of the Federal Poverty Level (FPL)

Kids Connection Income Guidelines

Number of family members (include parents & children)	Adjusted Monthly Income	Adjusted Annual Income
1	2,090	\$25,080
2	2,829	\$33,948
3	3,566	\$42,528
4	4,305	\$51,660
5	5,044	\$60,528
6	5,781	\$69,372

For families with more than six members, please call 1-800-383-4278 for income guidelines. (2015)



Kids Connection

Benefits of the program?

- ❖ Medical care for children age 18 years and younger
- ❖ Focus is on preventive care
- ❖ Even if both parents live at home
- ❖ Even if one or both parents work full-time



What does Kids Connection cover?



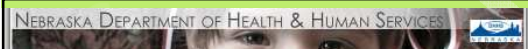
- ❖ Well care & regular check-ups
- ❖ Medical care for injuries and illnesses as early as possible
- ❖ Specialty services for children with disabilities or chronic health conditions
- ❖ Mental health and substance abuse assessment and treatment services
- ❖ Counseling



Kids Connection

Do your children qualify for *CHIP*?

- ❖ A simple online screening tool may assist to see if you could qualify.
- ❖ To use the screening tool, go to: www.accessnebraska.ne.gov, and click on "Do I Qualify"
- ❖ If you have questions, call toll-free at 1-855-632-7633
- ❖ PTI Nebraska



Medicaid Waiver Programs

- ❖ Offer people with significant disabilities funding and supports to live at home or in their communities



- ❖ Includes Medicaid services and more: attendant care, home modifications (ramps), lifts for vehicles, residential and employment supports, and other services not covered by Medicaid or other private insurance plans.

Medicaid Waiver Programs

- ❖ Family resources are NOT counted when determining financial eligibility
- ❖ Child's resources ARE counted
- ❖ Medicaid Waivers allow families to stay employed and get assistance needed
- ❖ After age 3, Medicaid will pay for diapers with a doctor's prescription



Medicaid Waiver Programs

- ❖ Each Waiver program provides access to needed services.
- ❖ The needed services must be used.
- ❖ If the needed services are not used the waiver will be dropped because the level of services are not needed.



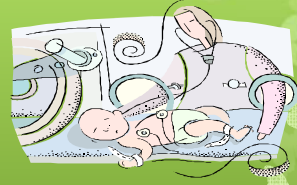
A&D Waiver - Aged and Disabled

- ❖ Aged Adults, Adults with Disabilities & Children with Disabilities
- ❖ Nursing Facility Level of Care
- ❖ Parents income not considered
- ❖ Array of services available to support people in their homes



Katie Beckett Waiver

- ❖ For Children with acute medical needs
- ❖ Level of needs includes:
 - ❖ Hospital
 - ❖ Ventilator
 - ❖ Trach care
 - ❖ Pulmonary
 - ❖ nurse case management
 - ❖ complex medical services



Traumatic Brain Injury Waiver

- ❖ Adults with traumatic brain injury.
- ❖ Nursing-facility level of care
- ❖ Ages 18 through 64
- ❖ Specialized Assisted Living



Other HHS Programs

- ❖ Developmental Disabilities Services – fill out eligibility referral for services when child is an adult
- ❖ Medically Handicapped Children's Program (MCHP) – under 22
- ❖ Disabled Children's Program – with SSI
- ❖ Genetically Handicapped Persons' Program – age 21 or older with CF, Hemophilia or Sickle Cell Disease

Nebraska Respite Network

- ❖ Since 1999,
- ❖ Is a statewide system for the coordination of respite resources that serves all ages (across the lifespan).
- ❖ Six local entities ([one in each Service Area](#)) with Respite Coordinators
 - ❖ are responsible for Information and Referral for
 - ❖ families needing access to respite,
 - ❖ recruitment of respite providers,
 - ❖ marketing activities to increase the public's awareness of respite,
 - ❖ coordinating training opportunities for providers and consumers, and
 - ❖ quality assurance and program evaluation.

Regional Coordinators 1-866-RESPITE

Central Service Area
Sue Bochart,
Loup City, Nebraska 68853
308-745-0780 Ext 145
308-745-0446 (Fax)
sbochart@cennecs.org

Southwest Service Area
Helena Janousek,
McCook, NE 69001
308-345-4990
308-345-4289 (Fax)
respiteswhealthdept.com

Southeast Service Area
Mary Shada
Lincoln, NE 68508
402-434-3494 ext. 141
402-476-0519 (Fax)
jclifton@ywcaincoln.org

Northern Service Area
Sue Bochart,
Loup City, Nebraska 68853
308-745-0780 Ext 139
308-745-0446 (Fax)
sbochart@cennecs.org

Eastern Service Area
Ellen Bennett
Omaha, NE 68105
402-996-8443
402-444-6503 (Fax)

Western Service Area
Sherri Blome,
Chadron, NE 69337
308-432-8190 ext 100
308-432-5092 (Fax)
specialprojects@wchr.net

Who can get Respite?

- ❖ **Anyone** who cares for a person with a disability
- ❖ **Anyone** can get access to the names of people trained and vetted by the state to provide respite
 - ❖ The Respite Coordinator will prepare a list of names based on your request
- ❖ **Anyone** can hire a respite provider from the list of names
 - ❖ Payment may be through a program
 - ❖ Payment may be out of pocket
- ❖ Respite programs are available in all states and territories

Who will pay for respite

- ❖ **Anyone** can pay for the respite being provided
- ❖ Some state programs, like waiver services offer respite as a "needed service"
- ❖ Respite Subsidy is available with an application for those whose income is 312% of Federal Poverty Level or less and don't have respite as a service on another program.

Financial Assistance

<http://www.dhhs.ne.gov/ne.gov/fia/fiaindex.htm>

- ❖ **AABD** (Assistance to the Aged, Blind, or Disabled)
- ❖ **ADC** (Aid to Dependent Children)
- ❖ **Cancer Drug Respiratory Program**
- ❖ **Child Care Support** (Subsidy)
- ❖ **Child Support Enforcement**
- ❖ **CSFP** (Commodity Supplemental Food Program)
- ❖ **EBT** (Electronic Benefits Transfer)
- ❖ **Emergency Cash Assistance**
- ❖ **Employment First**
- ❖ **Energy Assistance**
- ❖ **Every Woman Matters**
- ❖ **Food Distribution Program**
- ❖ **Food Stamps**
- ❖ **Homeless**
- ❖ **In Home Services** (SSBG)
- ❖ **Kids Connection** (Children's Health Insurance)
- ❖ **Medicaid/ Medicare**
- ❖ **Refugees**
- ❖ **SSI** (Supplemental Security Income)
- ❖ **WIC** (Women, Infants & Children Program)

SSI – Supplemental Security Income



- ❖ Is a Federal program funded by general tax revenues (not Social Security taxes)
- ❖ Helps aged, blind, and disabled people, who have little or no income
- ❖ Provides cash to meet basic needs for food, clothing, and shelter.
- ❖ In Nebraska, with SSI eligibility the person is eligible for NE Medicaid
- ❖ <http://www.ssa.gov/ssi/text-apply-ussi.htm>

Two Different Applications

- ❖ SSI for a Child with a disability
 - ❖ Resources of family are considered
 - ❖ Address needs of the child in the family
- ❖ SSI for an Adult with a disability
 - ❖ At age 18 - application is for an adult with a disability
 - ❖ Based on the person's income
- ❖ There are different criteria based on age.



How to apply for SSI benefits



- ❖ **Call SSI at 1-800-772-1213**
 - ❖ **to make an appointment.**
- ❖ Someone else may call and make the appointment for you and attend the interview with you
- ❖ Visit the SSI office to apply without making an appointment. You may have to wait awhile.

Application for SSI

- ❖ To apply for SSI disability and blind benefits:
- ❖ Complete the online the [Child Disability Report](#);
- ❖ For an adult child with a disability – use the Adult Disability Report as a worksheet for information.
- ❖ Schedule an appointment to complete the application for SSI.



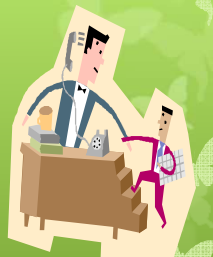
Apply as soon as possible

- ❖ The date of your call to make an appointment is your application filing date.
- ❖ Keep this appointment
- ❖ Reschedule if necessary
- ❖ They will use the **date of your original contact as your SSI application date.**



With SSI, You Have The Right:

- ❖ To apply
- ❖ To receive help from Social Security
- ❖ To a Representative
- ❖ To examine your file
- ❖ To appeal



SSI Appeal

- ❖ A procedure for those who disagree with the decision(s).
- ❖ The levels of appeal are:
 - ❖ Reconsideration
 - ❖ Administrative Law Judge Hearing
 - ❖ Appeals Council Reviewing
 - ❖ Federal Court



SSI Appeal

❖ Request an appeal in writing

- ❖ within 60 days of the date of your notice.
- ❖ The notice will tell you how to appeal.
- ❖ An appeal filed within 10 days may let your SSI benefits continue at the same amount until we make a determination on your appeal.
- ❖ Your notice will advise if you are entitled to continued benefits.



Questions?



End of Part 1

Thank you for attending.

Please plan to attend Part 2 – Beyond Insurance.



How Do I Pay For It? B. Beyond Insurance

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Understanding Insurance

A quick review of Part 1

- ❖ Know and understand any private or public medical coverage you have
- ❖ Appeal any decision not made by you and/or your doctor.
- ❖ Ask about what might be available to your family in public services like respite, school services, HHS, food banks, etc
- ❖ Understand what the IEP can offer your child in the school and learn what you can do to advance skills at home – call PTI
- ❖ Do the applications for Medicaid or SSI to learn if you and/or your child is eligible or not – Financial Assistance from Children's Hospital requires denial from Medicaid first.

Beyond Insurance

- ❖ When Insurance will not pay or
- ❖ Medicaid is not available
- ❖ What are other options available

Today's Objectives

- ❖ To learn what other options are available
- ❖ To know how to find other options
- ❖ To know how to review and access other options
- ❖ To learn how to prepare for and follow through the application proposal
- ❖ To know how to keep trying when things get tough.

Research All Options Available

- ❖ There are many different programs – Check them all out
- ❖ Michael Jordan – “You miss every shot not taken.”
- ❖ Leave no rock unturned.
- ❖ The internet is your friend.
 - ❖ Learn to use it or get help to use it
 - ❖ Gain access – at home, a friend, at the library, at PTI Nebraska

Opportunity -



Shows up dressed in overalls disguised as **HARD WORK**

Check out government websites

- ❖ Healthcare.gov
- ❖ Disability.gov
- ❖ Federally Qualified Community Health Centers – see handout

Healthcare.gov – Be sure!!!

- ❖ Look at Insurance Plans
- ❖ Comparing Care Providers
- ❖ Enroll and discover tax credits
- ❖ Online access or 800 number
- ❖ Compare Coverage and Price Options
 - ❖ In your state from your zip code
- ❖ One page guide to getting coverage
- ❖ Quick information - factual articles about the Affordable Care Act

Disability.gov

- ❖ Benefits
- ❖ Civil Rights
- ❖ Community Life
- ❖ Education
- ❖ Emergency Preparedness
- ❖ Employment
- ❖ Health
- ❖ Housing
- ❖ Technology
- ❖ Transportation



Federally Qualified Health Centers

Community Health Centers in Nebraska

- ❖ Provides health care to the underserved and low income uninsured - will serve everyone
- ❖ Sliding fee scale
- ❖ For those with health conditions but don't have insurance or qualify for Medicaid, Medicare or other assistance
- ❖ See handout for NE centers

Prescription Assistance



- ❖ Each company has their own assistance program.
 - ❖ Check each out.
 - ❖ Free or reduced prescriptions
 - ❖ Sliding Fee Scale
 - ❖ For a child or an adult
- ❖ Warning about prescription assistance programs
 - ❖ Prescriptions should be free or low cost
 - ❖ A nonprofit organization will not charge a fee
 - ❖ Use caution when using a group that has a subscription fee or program fee to get free or low cost prescriptions.
 - ❖ Do the math on paper to ensure it will be beneficial to you.

Prescription Assistance - Programs are free of charge



Partnership for Prescription Assistance

- ❖ www.pparx.org, 1-888-4PPA-NOW (888-477-2669)
- ❖ Helps qualifying patients without prescription drug coverage
- ❖ Medications for free or nearly free

The Partnership for Prescription Assistance helps qualifying patients without prescription drug coverage get the medicines they need through the program that is right for them. Many will get their medications free or nearly free.

The Partnership for Prescription Assistance will help you find the program that's right for you, free of charge. Remember, you will never be asked for money by a PPA Call Center representative, or on this Web site.

Prescription Assistance - Programs are free of charge



RxAssist - www.rxassist.org

- ❖ run by pharmaceutical companies & provides free medications to people who cannot afford to buy their medicine
- ❖ RxAssist can help you learn about ways to use pharmaceutical company programs and other resources to help reduce your medication costs. Look at our database and frequently asked questions to get started.
- ❖ Millions of Americans have trouble paying for their medication
 - Don't be afraid to talk to your physician about your drug costs. And, don't be reluctant to look at all possibilities for reducing your medication costs-including those from drug companies, community health centers, local social service programs or charitable programs.

Prescription Assistance - Programs are free of charge



RxHope - www.rxhope.com

- ❖ Assists with getting critical medications at free or affordable co-pay
- ❖ guide through patient assistance maze and provide the
- ❖ Link between you and your healthcare provider and pharmaceutical companies
- ❖ determines eligibility & helps start the application process
- ❖ RxHope is exactly what its name implies...a helping hand to people in need in obtaining critical medications that they would normally have trouble affording. We act as your advocate in making the patient assistance program journey easier and faster by supplying vital information and help.
- ❖ RxHope contracts directly with the Pharmaceutical companies to provide an electronic application process for their patient assistance programs. RxHope provides this service to physicians and patients free of charge.

Prescription Assistance - Programs are free of charge



Bridges to Access

<http://www.bridgestoaccess.com/>

- ❖ Bridges to Access offers GSK medicines to eligible patients at no cost.
- ❖ Patients can apply directly to Bridges to Access; advocates are not required for enrollment unless the patient needs a prescription filled that same day.
- ❖ Bridges to Access **representatives** are available to answer your questions 8:00 am to 8:00 pm ET, Monday through Friday.
- ❖ Assistance is available in Spanish and many other languages at 1-866-728-4368 / La asistencia está disponible en español y muchos otros idiomas, 1-866-728-4368.

Prescription Assistance - Programs are free of charge



There are more programs for medication assistance listed on this website.

www.healthfinder.gov/rxdrug/

Other funding options

Check out what's in your neighborhood

- ❖ Community Organizations
 - ❖ Lions, Elk, Kiwanis, etc
 - ❖ Church
 - ❖ Organizations
- ❖ National
 - ❖ Disability groups
- ❖ Corporate
 - ❖ Prescription companies



When funded by a Community Group -

- ❖ Expect to blend funding from many groups
- ❖ Each group may not be able to fund the entire request, but may be able to support a smaller piece
 - ❖ If attending a conference - split out the request
 - ❖ Hotel, air fare, registration,
 - ❖ Tell them what you are able to pay for or what funding is already supported.
- ❖ Plan to show appreciation to each group with a presentation about what was most valuable to you at the conference. 10 minutes
- ❖ PTI Nebraska can assist
 - ❖ Help with what you want to say or
 - ❖ Help develop a powerpoint, if appropriate
- ❖ ALWAYS WRITE A THANK YOU NOTE TO EACH GROUP
- ❖ Always say Thank you when making the request, even if refused.
 - ❖ You may have the opportunity to ask again another time.

I know – We could have a Show!!! Fundraising Ideas

- ❖ Spaghetti Feed, Fish Dinner, Bowling Tournament, Run, Race, Internet plea. . .
- ❖ All monies held by you are:
 - ❖ Taxable
 - ❖ Counted as resources
- ❖ Talk to your bank
 - ❖ When the bank holds the funds and pays the bills funds will not be counted as personal income (resources) or taxable
- ❖ See attached pages for information & ideas

Equipment & Other Stuff

- ❖ Nebraska Assistive Technology Partnership
 - ❖ Technology Specialist will talk with you
 - ❖ At4all.org – Online equipment resources, new, used, borrow
- ❖ Freecycle – everything is free, you never know what you will find
- ❖ Craigslist – not free, but much is low cost – buyer beware, check it out in person carefully, but there are great deals – work locally, out of town is suspect
- ❖ Garage sales – Never know what you will find – buyer beware
- ❖ Check the want ads in local paper – exercise equipment, toys, bikes, other typical stuff.

Private Grants and other Funding Opportunities

- ❖ Private funds made available
- ❖ Specific criteria based on desires of those who hold the funds
- ❖ Fill out grant proposals based on requirements – Tell them what they need to know

Private Grants and other Funding Opportunities

- ❖ Funds will not be sent directly to you
- ❖ Funds are sent to the vendor who will do the work or provide the product
- ❖ Research actual costs – not current sales or discounts.

NO

No is not the last answer

Ask the questions to get information.

- ❖ Who, what, where, why, how
- ❖ Tell me more...
- ❖ Explain to me...



Making them work together

- ❖ Know what each program does and does not do
- ❖ Ask questions - No is not the last answer, ask more questions
- ❖ Ask for other sources of information
- ❖ Ask for other resources



Additional Resources



RESOURCES Please come back soon to see if we have added any new resources to this list!

www.themorganproject.org

Resources updated June 2013

Funding Opportunities

- ❖ Disabled Children's Relief Fund
- ❖ Children's Charity Fund
- ❖ Kaitlin Marie Bell Foundation
- ❖ Bright Steps Forward
- ❖ United Healthcare Foundation
- ❖ Hannah & Friends
- ❖ Queen of Hearts Foundation
- ❖ Division of Specialized Care for Children
- ❖ IRCCC Grants
- ❖ Midwest Special Needs Trust Grants
- ❖ Digital Wish
- ❖ Public Welfare Foundation
- ❖ Angels with Special Needs
- ❖ Variety Orlando
- ❖ Kiddie Pool
- ❖ Fans Across America
- ❖ Hands to Angels Foundation
- ❖ Travis Roy Foundation
- ❖ Wish upon a Hero
- ❖ Marty Lyons Foundation
- ❖ New Horizons Fund

United Healthcare Children's Foundation

- ❖ Grant Application Criteria
 - ❖ <http://www.uhccf.org/apply/learn-more-about-medical-grants/grant-application-criteria/>

ModestNeeds.org

- ❖ <https://www.modestneeds.org/index.asp>
- ❖ **WHAT IS MODEST NEEDS?**
- ❖ Modest Needs is a registered charity that promotes the self-sufficiency of low-income workers by helping them to afford short-term, emergency expenses.
- ❖ Since 2002, Modest Needs' donors have stopped the cycle of poverty for **10,588** hard-working individuals and families that conventional philanthropy otherwise had forgotten.
- ❖ People who choose to support Modest Needs tend to do so for intensely personal reasons - most often because they understand from personal experience the difficulties our applicants face and the value of a short-term helping hand. But generally speaking, we've learned that Modest Needs' donors choose to support our work primarily because:

ModestNeeds.org

- ❖ **HOW TO APPLY FOR A MODEST NEEDS GRANT**
- ❖ At Modest Needs, we all know from experience how hard it is to ask for help, even when you really need it. We're happy that you've found us, and we'll do everything we can to find a way to help you.
- ❖ If you're brand new to Modest Needs and would like to apply for a grant, just follow the three simple steps below:
- ❖ **Step 1: Learn About Our Grant Types**
- ❖ **Step 2: Create an Account with Modest Needs**
- ❖ **Step 3: Complete Our Online Grant Application**

Wish Granting Organizations

- ❖ Starlight Starbright
- ❖ A Children's Wish
- ❖ Magic Moments
- ❖ Adventures for Wish Kids
- ❖ Debbie Chisholm Memorial Foundation
- ❖ Wishing Well Foundation
- ❖ Jason's Dreams for Kids
- ❖ Kids Wish Network
- ❖ Dream A Wish
- ❖ Project Angel Mom
- ❖ The Dream Society
- ❖ Dream Factory
- ❖ The Sunshine Foundation
- ❖ Make-A-Wish Foundation
- ❖ Wish Upon A Hero
- ❖ New Hope For Kids
- ❖ Dreamweavers
- ❖ A Wish with Wings
- ❖ Reach for a Dream
- ❖ Children's Wish Endowment
- ❖ Special Wish Foundation
- ❖ Wish Upon A Star

Disability Camp Resources

- ❖ Joni and Friends Retreat
- ❖ Adam's Camp
- ❖ Camp Challenge
- ❖ Camp Quest
- ❖ Easter Seals State Directory
- ❖ Kids Camps
- ❖ Children's Association for Maximum Potential
- ❖ Special Needs Camp Programs
- ❖ My Summer Camps
- ❖ Very Special Camps
- ❖ Internet Special Education Resources
- ❖ Special Needs Camps
- ❖ Therapy and Respite Camps
- ❖ Camp for All
- ❖ Kids 'N Kamp
- ❖ Cherished Creations

Questions and Comments

Nina Baker

nbaker@pti-nebraska.org

402-403-3908

or

888-490-9233

Evaluation

- ❖ Please complete the evaluation
- ❖ Please make suggestions for improving this workshop

❖ **Thank you for your participation today.**

March 14, 2009

Bargaining Down the Medical Bills

By LESLEY ALDERMAN

WHEN money is tight, everything is negotiable — including your health care bills.

As the economy sheds jobs and more people lose their [health insurance](#) or are forced to switch to less generous plans, doctors and [hospitals](#) are becoming accustomed to patients who are struggling financially. According to the American Hospital Association, half of their members reported an increase in the number of patients needing help with their bills. And that was in November, before the national unemployment rate hit 8.1 percent.

“It’s rough out there,” said Dr. Jacques Moritz, the director of gynecology at [St. Luke’s-Roosevelt Hospital Center](#) in New York, who also has a private practice in Manhattan. (Full disclosure: He delivered my son five years ago, but my insurance at the time covered me in full.)

Lately, Dr. Moritz said, “The first thing I say to my long-term patients is, ‘Do you still have a job?’ ” If patients say no, or otherwise indicate that paying will not be easy, Dr. Moritz says he assures them that bills are negotiable.

And keep in mind that doctors, hospitals and medical labs are accustomed to negotiating. After all, they do it all the time with insurers. A hospital may have a dozen or more rates for one procedure, depending on whether [Medicare](#), [Medicaid](#) or a private insurer is paying the bill, said Ruth Levin, corporate senior vice president for managed care of Continuum Health Partners, a nonprofit hospital system in New York. Your request for a special arrangement will hardly confound their accounting department.

And it is usually in everyone’s interest to avoid dealing with a bill collector.

If you recently lost your insurance or have a plan with minimal benefits, here is what you need to know if you want to seek a price break from the doctor, hospital or lab.

Dealing With Doctors

DON’T BE SHY “Patients are often intimidated by their doctors — it’s the white coat,” said Dr. Davis Liu, a [family doctor](#) in California and author of “Stay Healthy, Live Longer, Spend Wisely” (Stetho Publishing, 2008). “But if you need help, speak up. Most are likely to help out.”

Talk directly to your doctor about your financial situation. If that makes you uncomfortable, then go to the billing manager. The office may be able to offer you a discount of 10 to 30 percent depending on the practice (specialists may offer a bigger break), or propose a plan in which you pay your balance in a few installments or on a monthly basis — typically at no interest.

OFFER TO PAY CASH UPFRONT Doctors can lose thousands of dollars every year on unpaid bills and spend countless hours haggling with insurers over reimbursements. If you can make their life simpler by offering to pay right away, you’re likely to get a small discount — even if you don’t have financial hardship.

BE RESPECTFUL You’re negotiating for your health, not haggling over a used car. So Dr. Moritz cautions you not to call your physician and say: “Dr. So-and-So will do the procedure for \$300 less. Can you match that?”

“When someone does that,” Dr. Moritz says, “that’s the end of the relationship.”

Talking to Hospitals

STRIKE A DEAL, THEN CHECK IN If you need shoulder surgery, for instance, but don’t have insurance — or are facing a high hospital co-payment — call the hospital’s billing department and explain that you would like to discuss getting a discount and why. Dr. Moritz suggests saying, “I’d like to pay the lowest rate you give an insurance company.”

MAKE A COUNTEROFFER Like doctors, hospitals would rather be paid something than nothing. They lost \$34 billion in 2007 on uncompensated care, up 55 percent from 2002.

“Hospitals would rather set up a payment plan than turn it over to a collections agency and then expect to write it off,” Dr. Liu said.

If you end up with a bill you can’t pay — or at least can’t pay right away — don’t panic. Find out what Medicare would pay for your condition or surgery, since that program tends to pay less than private insurers. You can learn that at the federal [Department of Health and Human Services](http://www.hospitalcompare.hhs.gov) database, www.hospitalcompare.hhs.gov, by clicking on the gray button “find and compare hospitals.”

I learned on the Web site, for example, that if I were admitted to my local hospital for [chest pain](#), the average Medicare payment would be \$5,732. Use the Medicare numbers as the starting point for your negotiation.

The truth is, said Ms. Levin of Continuum Health Partners, “only a very small portion of consumers or insurers pay 100 percent of our hospital charges.”

If your situation is truly dire or your bill very large, you may qualify for charity care. But you’ll have to show the hospital proof of your income and your hardship.

Bargaining With Labs

Charges for lab work can be exorbitant. But, as with hospital bills, the numbers you see on your statement may not reflect what most insurers actually pay, according to Dr. Woodson C. Merrell, chairman of the department of integrative medicine at [Beth Israel Medical Center](#) in New York.

Negotiate just as you would with your doctor or hospital. [Quest Diagnostics](#), the largest clinical laboratory in the country, for instance, offers a six-month interest-free payment plan, as well as financial assistance for those with real hardship.

“But we evaluate each case individually,” says Jerry Diffley, corporate director of patient advocacy and billing compliance.

The Arc of Illinois
Family to Family Health Information and Education Center

www.thearcofil.org/familytofamily familytofamily@thearcofil.org
708-560-6703 (voice) 866-931-1110 (toll free for Illinois families)

When Insurance Won't Pay: Options and Ideas for Families of Children with Special Needs

It is very common for children with special needs to require services, supports, equipment, therapies, medications and other items that are not covered by any health insurance plan or government program.

Many families have found alternative strategies for covering these costs.

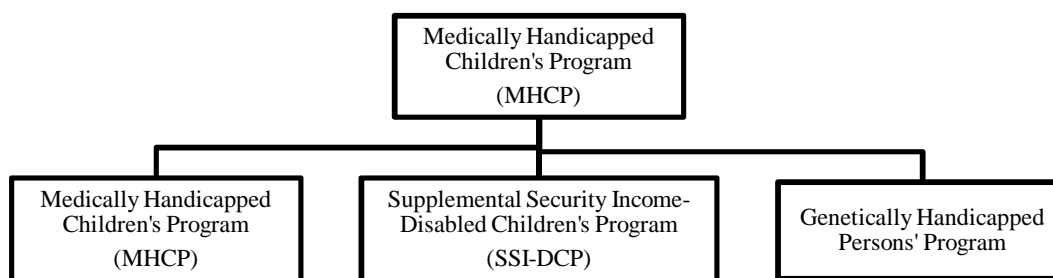
Here are some ideas for you to try:

1. Find out if the provider will offer a discounted rate if you pay cash.
2. Remember that you may be eligible for an income tax deduction for your uncovered medical and disability-related costs. See our Income Tax Facts guide for more information:
<http://www.thearcofil.org/familytofamily/documents/documentdetails.asp?id=722>
3. Find other families and share the cost of hiring a therapist for group therapy sessions. Children learn from other children, as well as from the therapist.
4. Check with your employer, community groups and houses of worship for local grant funding options.
5. Ask friends and relatives to help pay for needed services instead of giving your child traditional birthday and holiday gifts.
6. Apply for all possible government programs even if you don't think you are eligible. Many providers will offer payment on a sliding scale to families who can show a rejection letter from a government program.
7. Use existing community resources and ask for accommodations to meet your child's needs. This includes park district programs, child care providers, and more.
<http://www.illinoisparksandrecreation.com/links/index.htm>

8. Seek out students from local colleges who may be able to get practicum credits while volunteering to learn with your child.
9. Contact local high schools (both public and private) for students seeking community service opportunities.
10. Contact service organizations in your community (scouts, houses of worship, fraternal organizations, sororities, alumni associations) for volunteers and fund raising ideas.
11. Set up a “wish list” on WishList.com and email it your friends and family members with specific requests.
12. Accept offers of help from friends and neighbors – make up a list of things they can help with (examples: running errands, rides to appointments, help with chores, respite, babysitting, lawn care, meal preparation, pet care &c)
13. Look into Medical Savings Accounts where you can bank pre-tax dollars for uncovered medical expenses.
http://en.wikipedia.org/wiki/Medical_savings_account and
<http://www.growingfamilybenefits.com/store/2252033/page/1381779>
14. Check with your local health department to find out if your child can receive ,for example, free or low-cost immunizations, well-child care or other services. Here is a link to finding your local health department in Illinois: <http://app.idph.state.il.us/cecweb/>
15. In addition to seeking out financial resources specifically related to your child’s medical/disability needs, focus on resources and strategies for your overall family financial situation that may “free up” funds that can then be designated for “special needs expenses” Visit www.thebeehive.org for sections on “money” and “Special Needs Children” and more practical advice.

Please contact us at 866-931-1110 or familytofamily@thearcofil.org
If you’d like to share a funding idea that worked for you!

Medically Handicapped Children's Program Overview



Referral Contact Information (402) 471-9310

****The Medically Handicapped Children's Program houses three different programs:****

1. **Medically Handicapped Children's Program/ (MHCP):** The focus of this program is to provide statewide medical clinics and medical service coverage to clients that meet the programs criteria for eligibility. In order to be considered for the services, the client must be:
 - a. Under age 22
 - b. Have Lawful Presence
 - c. Meet the Financial criteria
 - d. Meet the Medical criteria under one of the diagnoses below:
 - Asthma
 - Burns
 - Cerebral palsy
 - Craniofacial Conditions
 - Cystic fibrosis
 - Diabetes services
 - Eye (eye defects which may be surgically corrected)
 - Hearing (significant hearing loss)
 - Heart
 - Hemophilia
 - Major Medical (diagnoses determined to be congenital, chronic, or prolonged, and in need of active treatment)
 - Mid-line Neurological Defects (spina bifida or other central nervous system neurological defects).
 - Neoplasm (cancerous diseases or non-malignant tumors when the tumor is potentially disabling)
 - Neurological (neurological conditions - diagnoses includes seizures)
 - Orthopedic: General
 - Premature births
 - Rheumatoid arthritis
 - Scoliosis
 - Urology

Services Include: Access to medical clinics with complex treatment teams and medical service coverage based on the program's approved treatment plan. (medical appts, medication, surgery, therapies, etc..ONLY FOR THE APPROVED DIAGNOSIS).

2. **Supplemental Security Income-Disabled Children's Program/(SSI-DCP):**The focus of this program is to provide children who receive monthly SSI grants and their families needed services to meet the program-specified outcomes of empowerment, care assistance, stress reduction, and access to medical supports. In order to be considered for the services, the client must:
 - a. Have a disability;
 - b. Receive monthly SSI checks;
 - c. Be age 15 or younger; and
 - d. Live at home with their families.

Services Include: Respite, Medical Mileage Reimbursement, Lodging and Meal Reimbursement, Home Modification, Vehicle Modification, Special Equipment, Sibling Care, and Attendant Care.

3. **Genetically Handicapped Persons' Program:** The focus of this program is to provide medical treatment for persons age 21 or older with the genetically handicapping conditions of; cystic fibrosis, hemophilia, and sickle cell disease. The criteria for the program are the same as MHCP except for the age which is over 21 and medical eligibility with cystic fibrosis, hemophilia, and sickle cell disease

Fundraising ideas

Before you start there are some things to know. All money received by you is taxable and needs to be reported to Medicaid or SSI (if eligible). Money collected and held by a bank or other entity, like a club or agency don't belong to you and are not taxable. The bank or other entity will pay bills or purchase equipment or services on your behalf. The money never goes through your hands. Money collected through a fund raiser not handled properly can make you or your child ineligible for the programs needed for care and services. For more information contact PTI Nebraska.

1. Set up a website and send emails to family, friends, co-workers
<http://www.carepages.com/> or <http://www.caringbridge.org/>

These are very good websites to keep family and friends involved.

2. Talk to local bank to set up a special bank account specifically for the cause.

- * Speak with your local bank for details on how to set up.

3. Make Donations Cans and distribute to surrounding area stores, pick up proceeds

- * Speak with store managers to discuss rules and regulations before distributing.

4. Organize a community garage sale, carwash, bake sale, etc... and give proceeds towards cause.

- * Check with local officials to see if any permits are required.

5. Host a Bowling/or miniature golf night to benefit cause (at local bowling alley)

- * Talk to Owner or manager to arrange.

6. Have an around the world dinner party

- Organize tables representing various countries' traditional meals and charge guests a flat fee where they can choose foods from the different tables

7. Hold a tournament cards, golf, etc.

<http://www.fundraisers.com/resources/charitypoker.html>

8. Work with a business or restaurant where a percentage of the money taken in during a particular day goes towards the cause. (Local pizzerias are really good)

- * Arrange with Manager or Owner

9. Hold a 50/50 raffle

50-50 raffle fundraising simply involves the sale of raffle tickets with the proceeds being split evenly between the winner and your organization. Many clubs include a 50-50 raffle at all their regular monthly meetings. Tickets are sold throughout the 'get acquainted' or informal portion of the meeting. The profits can be earmarked for an individual ongoing project, or included with other funds raised for your main charitable goal.

* Check with local Authorities that all required permits and licenses in order before proceeding.

10. Recruit your favorite local band to do a fund raising gig

11. Get your church or other social group involved.

12. Private entrepreneurs such as Tupperware, Arbonne, Pampered Chef consultants often are willing to help out as well and donate certain proceeds from group sales. You can talk to a local representative in your local community to set this up.

FUNDRAISING TIPS

Sometimes, children who have certain medical conditions are eligible for SSI and SSI related Medicaid. These programs provide for very basic needs including direct medical coverage (Medicaid) and cost of food, shelter and clothing (SSI). These programs do not cover costs that exceed the basic needs of a medically fragile child. If your group is raising money for such a child and give this money directly to the family, you may jeopardize their eligibility for these programs. Any money that is given to the family must be reported to these programs and could result in a loss of benefits. To avoid this problem, and still help your family, please consider the suggestions below.

YOU MAY:

- Use a child's name to solicit funds without any penalty from the program. (Please obtain parental consent.)
- Use the child's name to identify the account as a Benefit Trust Fund. (Example: "Tommy Smith Benefit Trust Fund") The bank will ask you to complete a form to apply for a non-profit tax ID number. This is a Dept of Treasury - IRS form number SS-4 (Application for Employer Identification Number).

DO NOT:

- Make the funds accessible to the family.
- Write checks to the family.
- Put any member of the family on the signature card for the account.
- Give cash to the family.
- Pay rent or mortgage.

FOR SSI APPLICANTS / RECIPIENTS

- Do not use the funds for Electric / Gas / Garbage Collection / Water / Sewer / Utility bills if the child is applying for SSI. (An exception is that in-kind gifts of food, shelter and clothing from a 501(c)(3) organization may be given.)
- Do not use the funds for food, shelter or clothing.
- One car is allowed.
- SSI benefit may be withheld for the month in which a large gift is given. If the value of the gift exceeds the SSI payment, it may be worth it. A gift of cash should be spent in the month in which it is given.

DO USE FUNDS FOR:

- Medically related costs (special car seat, therapy devices, assistive devices)
- Payments directly to vendors

- Electric / Gas / Garbage Collection / Water / Sewer / Utility bills unless the child is applying for or receiving SSI.
- Phone bills
- Car Repairs (Make the check out to the garage or shop.)
- One car is allowed for Medicaid and SSI.
- Gas station gift cards and telephone cards
- Replacing or repairing appliances
- Credit or gift certificate to a grocery store or restaurant.
- Motel bills for staying overnight while on a medical trip
- Day Care for siblings
- Clothing or diapers
- Airfare or entertainment for the child / family.
- Tuition, fees or educational expenses paid directly to school.

The above suggestions are not legal advice and each SSI or Medicaid case is reviewed individually. The above suggestions may not apply in specific circumstances. If you have questions about a specific case, please contact a representative of Medicaid or SSI or an attorney.

RESOURCES

SEARCHABLE DATABASES by STATE:

[Parent to Parent USA](#)
[National Dissemination Center for Children with Disabilities](#)
[Patient Advocate Foundation](#)
[Bridges for Kids](#)
[Family Village](#)
[Government Benefits](#)
[Free Cycle](#)
[Wright's Law Yellow Pages for Kids with Disabilities](#)
[State Assistance](#)
[New England Disability Index](#)
[Florida Medicaid Waivers](#)

BREVARD COUNTY RESOURCES:

[Florida Kid Care \(Insurance\)](#)
[Free Cycle](#)
[Wright's Law Yellow Pages for Kids with Disabilities](#)
[The Charity Guide](#)

FLORIDA RESOURCES:

[FAAST](#)
[Variety Florida](#)

ASSISTANCE PROGRAMS FOR DISABLED CHILDREN:

[Social Security Disability & Medicaid](#)
[Early Intervention Program](#)
[United Way Agency](#)
[The ARC](#)
[The Social Security and Disability Resource Center](#)

FUNDING OPPORTUNITIES FOR DISABLED CHILDREN:

[Disabled Children's Relief Fund](#)
[Children's Charity Fund](#)
[Bright Steps Forward](#)
[United Healthcare Foundation](#)
[Hannah & Friends](#)
[Division of Specialized Care for Children](#)
[Midwest Special Needs Trust Grants](#)
[Angels with Special Needs](#)
[Kiddie Pool](#)
[Fans Across America](#)
[Hands to Angels Foundation](#)
[Travis Roy Foundation](#)
[Wish upon a Hero](#)
[Marty Lyons Foundation](#)
[Kids Wish Network](#)
[First Hand Foundation](#)

RESOURCES

SERVICE ORGANIZATIONS/POTENTIAL FUNDING:

[Catholic Charities USA](#)
[Knights of Columbus](#)
[Elks Club](#)
[Kiwanis International](#)
[The American Legion](#)
[The ARC](#)
[Easter Seals](#)
[Modest Needs Mission](#)
[Fans Across America](#)

SPECIAL NEEDS CHILDREN PUBLICATIONS

[Parenting Special Needs Magazine](#)
[Exceptional Parent Magazine](#)
[2012 EP Annual Resource Guide](#)

WISH GRANTING ORGANIZATIONS:

[Starlight Starbright](#)
[A Children's Wish](#)
[Magic Moments](#)
[Adventures for Wish Kids](#)
[Debbie Chisholm Memorial Foundation](#)
[Wishing Well Foundation](#)
[Jason's Dreams for Kids](#)
[Kids Wish Network](#)
[Dream A Wish](#)
[Project Angel Mom](#)
[The Dream Society](#)
[Dream Factory](#)
[The Sunshine Foundation](#)
[Make-A-Wish Foundation](#)
[Wish Upon A Hero](#)
[New Hope For Kids](#)
[Dreamweavers](#)
[A Wish with Wings](#)
[Reach for a Dream](#)
[Children's Wish Endowment](#)
[Special Wish Foundation](#)
[Wish Upon A Star](#)

WHEELCHAIR RESOURCES:

[Wheelchairs4Kids](#)
[Darrell Gwynn Foundation](#)
[Alternatives in Motions Grants](#)
[Free Wheelchair Mission](#)
[Wheels for the World](#)
[The Wheelchair Project](#)
[Wheelchair Foundation](#)
[Wheelchair Recycling Program](#)
[Wheels for Humanity](#)

RESOURCES

[Wheelchair Help](#)

MISC SEARCHABLE DATABASES FOR OTHER RESOURCES:

[The Charity Guide](#)
[Brave Kids Resource Directory](#)
[Resources for Caregivers](#)
[Disability Related Products](#)
[Independent Living](#)
[Mobility Products](#)
[Kid Source Online](#)
[Special Needs Alliance](#)
[Wish Granting Organizations](#)
[Resource Guide](#)
[Rehabilitative Equipment Exchange](#)
[Equipment Catalogs](#)
[Simple Abilities](#)
[Disability Resources](#)
[Family Center on Technology and Disability](#)
[Federation for Children with Special Needs](#)

TRANSPORTATION/VEHICLE RESOURCES:

[Wheelchairs4Kids](#)
[Mobility Sales](#)
[Adaptive Mobility Systems](#)
[Mobility Works](#)
[Adapting Your Motor Vehicle Pamphlet](#)
[Handicaps Inc.](#)
[Friends of Disabled Adults & Children](#)
[Disabled Dealer](#)
[Handicapped Driver Services](#)
[Mobility Headquarters](#)(Teresa Werner) * committed to getting something you can afford each month
[Roll-A-Ramp](#)
[FAAST](#)
[TLC Foundation](#)

LEARNING DISABILITY/MENTAL RETARDATION RESOURCES:

[Do 2 Learn](#)
[Bubel/Aiken Foundation](#)
[Webring for Caregivers](#)
[Attention Deficit Disorder Organization](#)
[National Alliance on Mental Illness](#)

CEREBRAL PALSY RESOURCES:

[CP Parent](#)
[Healing Arts](#)
[4 My Child](#)
[Gary J. Lynn Foundation](#)

EYEGASSES RESOURCES:

[Unite for Sight](#)

RESOURCES

[Helen Keller International](#)

HOUSING MODIFICATIONS:

[Wheelchairs4Kids](#)
[HUD People with Disabilities](#)
[Adaptive Access](#)
[The Design Linc](#)
[Home Modification Searchable Resources](#)
[Boy Scouts \(Eagle Scout Projects\)](#)

SERVICE ANIMALS:

[New Horizons Service Dogs](#)
[My Angel with Paws](#)

DOWN SYNDROME FUNDING:

[Triangle Scholarships](#)
[Triangle Grant Program](#)

AUTISM FUNDING:

[Autism Speaks Grants](#)
[Autism Family Resources Grants](#)
[Act Today Grants](#)
[Helping Hand Grants](#)
[Aid for Autistic Children Foundation](#)
[Family First Grants](#)
[Autism Cares Grants](#)
[AANE Family Grants](#)
[Daniel Jordan Fiddle Foundation Grants](#)
[National Foundation for Autism Research](#)
[Doug Flutie Foundation for Autism Grants](#)
[Autism Escapes](#)
[Autism Relief Foundation](#)
[Angel Autism Network Grants](#)
[The Autism Grant](#)
[Inclusion Project](#)
[Bridge the Gap Fund](#)

AUTISM RESOURCES:

[Mayo Clinic on Autism](#)
[Talk About Curing Autism](#)
[Autism Resources Searchable by State](#)
[Kidica Community](#)
[Autism Information Center](#)
[Autism Source](#)
[Autism Support Network](#)

RESPITE RESOURCES:

[ARCH National Respite Network](#)

RESOURCES

SUPPORT GROUP/PARENT TRAINING/CAREGIVER RESOURCES:

[Friendship Circle](#)
[Parents4Hope](#)
[Technical Assistance Alliance](#)
[Mothers United for Moral Support](#)
[Children's Disabilities and Special Needs](#)
[Disabilities-R-Us](#)
[Siblings Support Workshop](#)
[National Family Caregivers Association](#)
[Today's Caregiver](#)
[Empowering Caregivers](#)
[National Alliance for Caregiving](#)
[Advocacy Inc.](#)
[A Special Needs Plan](#)
[Special Needs Parent Coach](#)
[PACER Center](#)
[Family Caregiver Alliance](#)
[Kids Together](#)
[Exceptional Parents Unlimited](#)
[CareSpace](#)
[Caregiver Search](#)
[Parenting Advice](#)
[R.A.R.E.](#)
[Joshua's Friends](#)

NEW and USED DISABILITY PRODUCT RESOURCES:

[Kids Mobility Network](#)
[The Adaptive Child](#)
[Able Project](#)
[Adaptive Mall](#)
[Accessible Environments](#)
[Accessibility Shopping Mall](#)
[The Boulevard](#)
[Disabled Recreations](#)
[Disability Equipment Classifieds](#)
[Flaghouse](#)
[Special Kids Zone](#)
[Southpaw Enterprises](#)
[Pocket full of Therapy](#)
[Therapro](#)
[Therapy Shoppe](#)
[Adaptive Design](#)
[Abilitations](#)
[Sensory Resources](#)
[Sensory Comfort](#)
[Big Tricycle](#)
[Glammatoy](#)
[Socks](#)
[Beyond Play](#)
[Sleep Safe Beds](#)

RESOURCES

COMPUTER RESOURCES:

[Jim Mullen Foundation](#)

ASSISTIVE TECHNOLOGY/COMMUNICATION PRODUCT RESOURCES:

[Ability Hub](#)
[Enable Mart](#)
[Kids Together](#)
[USSAAC](#)
[Assistive Technology Fund](#)
[Children's Charity Fund](#)
[Babies with iPads](#)
[TriCare](#)
[Conley's Bridge](#)
[LAT Kids](#)
[Family Center on Technology](#)
[NATTAP](#)
[Dynavox Funding](#)

EDUCATION RESOURCES:

[Special Education and Rehabilitative Services](#)
[IDEA FAQ](#)
[National Dissemination Center for Children with Disabilities](#)
[National Childcare Information](#)
[Early Intervention Parent Guide](#)

ADAPTIVE CLOTHING RESOURCES:

[Able Apparel](#)
[Adaptive Apparel](#)
[Adaptive Clothing](#)
[Adaptive Clothing Showroom](#)
[Adaptations by Adrian](#)
[Cameron's Special T's](#)
[Easy Access Clothing](#)
[Kutaways](#)
[Mini-Miracles](#)
[Pip Squeakers](#)
[Specially For You](#)

DIAPER RESOURCES:

[UR In Control](#)
[A Better Absorbant](#)
[Duraline](#)
[Direct Medical](#)
[LL Medico](#)
[Tranquility](#)
[Woodbury Products](#)
[Diapers.com](#)
[Youth Products](#)
[Home Delivery Incontinence Service](#)

RESOURCES

MEDICAL TRANSPORT RESOURCES:

[National Patient Transfer](#)
[Angel Flight](#)
[Children's Flight Of Hope](#)
[Corporate Angel Network](#)
[Flights for Life](#)
[Hope Air](#)
[Life Line Pilots](#)
[Mercy Medical Airlift](#)
[Miracle Flights for Kids](#)
[Northwoods Air Lifeline](#)
[Operation Lift Off](#)
[Air Care Alliance](#)

MISC RESOURCES:

[The Humanitarian Foundation\(Dental coverage\)](#)
[Believe in Tomorrow\(Temporary Housing\)](#)
[National Organization of Rare Disorders](#)
[Sample Letter of Medical Necessity](#)
[Special Needs Online Networking Community](#)
[Able2Able](#)

ALTERNATIVE THERAPY RESOURCES:

[Sensory Swim](#)
[Ability Plus Therapy](#)
[Therasuit](#)
[Suit Therapy](#)
[Euro Fitness Rehab](#)
[Island Dolphin Care](#)
[Therapies 4 Kids](#)
[Bright Steps Forward](#)

HIPPOTHERAPY RESOURCES:

Is Hippotherapy and Therapeutic Riding covered by insurance?** Hippotherapy is physical therapy, occupational therapy, or speech therapy using the horse as a treatment tool; therefore, if your insurance has rehabilitation benefits, ***your therapy sessions may be covered. An order from a physician is needed for a therapist to evaluate whether a patient is an appropriate candidate for hippotherapy and patients must show that they need hippotherapy and are making progress to qualify for insurance coverage. According to http://www.americanhippotherapyassociation.org/aha_hpot_a_sem.htm, when using the horse or equine movement as a treatment tool within a therapeutic procedure it is then very appropriate to bill for units of service depending on how the tool is used. **See entire article for appropriate billing codes to share with your child's provider.***

[Equest](#)
[American Hippotherapy Association](#)

RESOURCES

JUST FOR FUN RESOURCES:

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[Jamaica Vacation with Special Needs Nanny](#)
[Songs of Love](#)
[Help Kidz Learn](#)
[Children's Relaxation Books](#)
[Free Boating](#)

DISABILITY CAMPS RESOURCES:

[Joni and Friends Retreat](#)
[Adam's Camp](#)
[Camp Challenge](#)
[Camp Quest](#)
[Easter Seals State Directory](#)
[Kids Camps](#)
[Children's Association for Maximum Potential](#)
[Special Needs Camp Programs](#)
[My Summer Camps](#)
[Very Special Camps](#)
[Internet Special Education Resources](#)
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Yesterday at 6:00am

Everyone at HCAN remembers
and honors our brave military
who have sacrificed for our
freedom! Remember our Fallen!
Memorial Day 2015

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Nebraska Health Centers - HCAN



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Your Nebraska Health Centers

Federally Qualified Health Centers (FQHCs) are local, non-profit community-owned health care providers serving low income Nebraskans and medically underserved communities. The centers provide quality, affordable, integrated primary care and preventative services including medical, dental, and behavioral health services.

HCAN Members

Charles Drew Health Center

2915 Grant Street
Omaha, NE 68111
Ph. 402-451-3553
Fax: 402-453-1970
Website: www.cdhcmedical.com

Community Action Partnership of Western Nebraska Health Center

975 Crescent Drive
Gering, NE 69341
Ph. 308-632-2540
Fax: 308-632-2752
Website: www.capwn.org

Good Neighbor Community Health Center East-Central District Health Department

4321 41st Avenue, PO Box 1028
Columbus, NE 68602

Ph. 402-562-7500
Fax: 402-564-0611
Website: www.ecdhd.ne.gov

Heartland Health Center

3307 West Capital Avenue
Grand Island, NE 68803
Ph. 308-382-4297
FAX: 308-382-4376

Website: www.heartlandhealthcenter.org

Midtown Health Center

302 West Phillip Avenue
Norfolk, NE 68701
Ph. 402-371-8000
Fax: 402-371-0971
Website: www.midtownhealthne.org

Madison Medical Clinic

222 Main Street
Madison, NE 68748
Phone: 402-454-3304
Fax: 402-454-2365

OneWorld Community Health Centers, Inc.

4920 South 30th Street
Omaha, NE 68107
Ph. 402-734-4110
Administration: 402-502-8845
Fax: 402-991-5642
Website: www.oneworldomaha.org

409 Main Street
Plattsmouth, NE 68048
Ph. 402-296-2345

4101 South 120th Street
Omaha, NE 68137
Ph. 402-505-3907

4229 North 90th Street
Omaha, NE 68134
Ph. 402-401-6000

People's Health Center

1021 North 27th Street
Lincoln, NE 68503
Ph. 402-476-1455 ext. 1007
Fax: 402-476-1655
Website: www.phclincn.org

Associate Member

All Care Health Center

902 South 6th Street
Council Bluffs, IA 51501
Ph. 712-325-1990
Fax: 712-325-0288
Website: www.allcarehealthcenter.org

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Health Center Association of Nebraska
3929 S. 147th Street Altech Plaza, Suite
100A Omaha, NE 68144-5529
Tel - 402.505.5426
Fax - 402.933.3967
Email - info@HCANebraska.org

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Patient Assistance Programs

A number of pharmaceutical companies have patient assistance programs and independent websites to help individuals access specific medications.

The Epilepsy Foundation provides these details for information purposes. These programs are not run by the Foundation.

Please contact the manufacturer of your epilepsy medication if you don't see it listed.

Epilepsy Foundation Contact:
Mary Ann Thornton
(301) 918-3732
mthornton@efa.org

Abbott Patient Assistance

www.DepakoteER.com or
www.abbottpatientassistancefoundation.org
(800) 222-6885
Medications covered: depakene, depakote and depakote ER

CephalonCares Foundation Patient Assistance Program

www.cephaloncares.com
(877) 237-4881
Medication covered: gabitril

Eisai Neurology Patient Assistance Program

www.rxassist.org or www.eisaireimbursement.com
(866) 694-2550
Medications covered: banzel and zonegran

GlaxoSmithKline Bridges to Access

www.BridgesToAccess.com
(866) 728-4368
Medications covered: lamictal and lamictal XR

Johnson & Johnson Patient Assistance Foundation

www.jjpaf.org or access2wellness.com
(800) 652-6227 or (800) 523-5870
Medication covered: topamax

Lundbeck's SHARE Call Center

www.lundbeckshare.com
(888) 457-4273
Medication covered: Sabril

Meda Pharmaceuticals Patient Assistance Program

www.medapharma.us or www.felbatol.com
(800) 678-4657 or (800) 526-3840
Medication covered: felbatol

Novartis Patient Assistance Foundation Program

www.rxassist.org
(800) 277-2254
Medications covered: tegretol, tegretol XR and trileptal

Pfizer Helpful Answers

www.pfizerhelpfulanswers.com
(800) 707-8990 or (866) 706-2400
Medications covered: celontin, dilantin, lyrica, neurontin and zarontin

Pfizer, Inc.

www.dilantin.com or www.pfizer.com
ATTN: Dilantin
PO Box 2222
Morrisville, PA 19067-8022
(800) 972-9226
Dilantin (extended phenytoin sodium capsules)
\$4 co-pay Card

UCB Patient Assistance Program

www.rxassist.org
(866) 395-8366
Medications covered: keppra XR and vimpat

Questcor Pharmaceuticals Acthar Support & Access Program (ASAP)

www.questcor.com
(888) 435-2284
Medication covered: Acthar Gel (ACT)

Valeant Pharmaceuticals Patient Assistance Programs

www.rxassist.org
(800) 511-2120 or (866) 268-7325
Medications covered: diastat AcuDial Rectal Gel and mysoline

Shire Cares Patient Assistance & Support

www.rxassist.org
(888) 227-3755
Medication covered: carbatrol

VNS Therapy Access Program

www.cyberonics.com
(877) 610-1180

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The following are websites for information regarding assistance:

Veteran's Affairs Veteran's Benefits

www.va.gov

Information about benefits for veterans.

Together RX

www.togetherrx.com

Information on patient assistance programs available for each medication.

PHRMA

www.pparx.org

Information on patient assistance programs available for each medication.

RX Hope

www.rxhope.com

Information on patient assistance programs available for each medication.

Xubex Pharmaceuticals Xubex Patient Assistance Program

www.xubex.com

(866) 699-8239

Discounts for some generic medications.

NeedyMeds

www.needy meds.org

This is a 501(3)(c) non-profit organization with the mission of helping people who cannot afford medicine or healthcare costs. Information at NeedyMeds is available anonymously and free of charge.

PatientAssistance.com

www.PatientAssistance.com

A free resource designed to help connect patients who cannot afford their prescription medications with patient assistance programs.

RxAssist

www.rxassist.org

Email: info@rxassist.org

This is a website with information, news, and a database that are all designed to help you find out about ways to get affordable, or free medications. The database includes information on the pharmaceutical companies' patient assistance programs, or programs that provide free medication to low-income patients. RxAssist was created by Volunteers in Health Care, a national, nonprofit resource center for health care programs working with the uninsured.

The following may provide generic medications at a discount:

Express Scripts Specialty Distribution Services Rx Outreach Medications

(800) 769-3880

Medications covered: carbamazepine, clonazepam, diazepam, divalproex, gabapentin, keppra, lorazepam and, phenytoin and topiramate

Xubex Pharmaceuticals Xubex Patient Assistance Program

(866) 699-8239

Medications covered: carbamazepine, clonazepam, clorazepate, diazepam, divalproex, gabapentin, keppra, lamotrigine, levetiracetam, lorazepam, phenobarbital, topiramate, and zonisamide

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