



# Family to Family Michigan Update

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FALL 2014

F2F Michigan provides:  
"Resources, information and education for children and youth with special health care needs; the families who love them and the professionals who help them."

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## Affordable Care Act - Open Enrollment

Open enrollment for healthcare plans purchased on the healthcare marketplace began November 15th. All marketplace plans expire on December 31st, 2014 regardless of when they were purchased.

To get coverage beginning on January 1st, 2015, consumers must enroll no later than December 15th, 2014. Consumers who enroll by January 15th will have coverage effective February 1st, and those who enroll by February 15th will have coverage on March 1st.

Individuals who do not re-enroll by December 15th will automatically be re-enrolled in existing coverage. This re-enrollment will not consider new tax breaks and cost-sharing subsidies, so in order to take advantage of these possible cost savings and find out if new plans are available, it is important to complete the re-enrollment process.

The application this year is shorter, and designed to be easier to use.

The entire process has been streamlined and should be less difficult to navigate.

For assistance in choosing a healthcare plan, it is important that families compare different plans and evaluate what is important to them. There are many resources and tools available to help.

Children's Specialized Hospital has designed a health plan evaluation form that will help families compare different insurance plans and find out which one covers the services they need most. It can be downloaded from their website at [www.childrens-specialized.org](http://www.childrens-specialized.org).

Insurance navigators and certified application counselors are also available to help. Go to [www.healthcare.gov](http://www.healthcare.gov) to find a navigator or counselor in your area. These individuals have undergone training to assist with enrollment, and can guide people through the entire process.

The Family to Family Health Information Center website [www.f2fmichigan.org](http://www.f2fmichigan.org) also has an entire section on the Affordable Care Act.

## ACA Protections for CYSHCN

The Affordable Care Act includes protections for children and youth with special healthcare needs. Among the provisions that benefit CYSHCN are the following: you cannot be denied coverage due to a pre-existing condition; young adults may be able to stay on their parents policy to the age of 26 and in the case of a disabled adult child, sometimes longer; you can not lose coverage due to high-cost claims or the amount of services used; annual lifetime limits and caps have been eliminated; there are limits on out of pocket expenses; and all insurance companies must cover 10 essential health benefits. For more detailed information, the Catalyst Center has several good resources which help explain this complicated issue at <http://www.hdwg.org/catalyst/publications/aca>.



Be there for  
others  
but  
never leave  
yourself  
behind

Dodinsky

## What are Essential Health Benefits?

The Affordable Care Act guarantees that all plans purchased on the healthcare marketplace contain 10 **Essential Health Benefits (EHBs)**. This means that all insurance plans have to offer a baseline level of care and include these services. These 10 benefits must be offered without any annual or lifetime limits; however, insurance companies are allowed to choose the duration, level and scope of the service offered.

Preventive services must be offered at no cost to the consumer, which means you can not be charged a co-pay or have to apply the amount towards your deductible.

For more information go to:

[www.healthcare.gov](http://www.healthcare.gov)

The following is a list of the 10 EHBs

- Outpatient physician visits
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance abuse treatment
- Prescription drugs
- Rehabilitative and habilitative services
- Laboratory services
- Preventive services
- Pediatric services, including vision and dental



## Habilitative vs. Rehabilitative Services

Many families with children with special healthcare needs have had difficulty obtaining therapies for their children in the past. Insurance companies often denied coverage for physical therapy (PT), occupational therapy (OT) and speech on the basis that they were “educational” or “developmental” and not medical.

These services are **habilitative**, which means they are services that “help a person keep, learn, or improve skills for daily living.” An example of a habilitative service is speech therapy for a child who has never spoken.

A **rehabilitative** service is one that “helps a person get back or improve skills and functioning for daily living that have been lost or impaired because a person was sick, hurt or disabled.”

Both services must now be offered in plans purchased on the Healthcare Marketplace, but insurers are allowed to substitute one for the other. Consumers should check what is covered and compare plans if this is an important benefit to your child.

## Caregiver's Corner

The holidays can be a stressful time of year for everyone, but particularly for families with children with special healthcare needs. Every child is different and what works for one family may not work for another, but here are a few tips:

**Be flexible:** Figure out what works best for your family. This may mean giving up some old traditions and/or starting new ones. That's ok. The happiness and comfort of your children should be most important.

**Manage expectations:** This applies to you as well as your children. Let them know what to expect when things will be different. For you, remind yourself that the holiday doesn't have to resemble a Norman Rockwell painting to be meaningful.

Most of all, keep a sense of humor and perspective. Try not to stress the small things!



## Insurance Coverage for Autism

The Autism Alliance of Michigan website, [www.autismallianceofmichigan.org](http://www.autismallianceofmichigan.org), offers an insurance portal to provide information about the Michigan autism insurance benefit.

The website explains what the insurance benefit is, what services are covered, and how families can access the benefit depending on what type of coverage they have.

There are also useful tools for parents regarding what to look for in a provider, and tips on working with an insurance company. In addition, the website explains the Medicaid benefit for autism services in Michigan.



## Tips for Transition

### **What happens when my pediatrician won't see me anymore?**

One of the most difficult parts of transitioning to adult care is leaving a trusted pediatrician who you may have been seeing for years, maybe even your whole life!

How do you find a new doctor? A good place to start is with your current doctor. See if he/she can recommend someone to you. Ask your family and friends. If you have friends with similar health concerns or issues as you, they may be a good resource.

Your insurance plan should have a provider directory. Look for someone who is accepting new patients, and find out where the office is located. Make sure it is an office that will be easily accessible to you.

It can be helpful to call the office ahead of time and ask if the doctor has experience in treating patients with health concerns similar to yours.

Lastly, when you meet a new doctor for the first time, ask questions. Make sure you feel comfortable. You need to find someone who will be a good fit for you.

For more tips go to [www.gottransition.org](http://www.gottransition.org).

## Webinar on ACA Enrollment



Michigan Family to Family was pleased to partner in November with Michigan Consumers for Healthcare in the presentation of **Affordable Healthcare and You: A Webinar Presentation for Families with Children and Youth with Special Health Care Needs**. The webinar was for both families and professionals and discussed the implementation of the ACA in Michigan.

Information on how to enroll and special provisions for families of children with special healthcare needs were highlighted. If you missed the webinar, you can still watch it at your convenience on YouTube at:

[http://www.youtube.com/watch?v=XQC6C3mv\\_V4](http://www.youtube.com/watch?v=XQC6C3mv_V4)

Be sure to check our website and Facebook page for upcoming webinars on various topics of interest.

## Partnering With Your Doctor:

**Partnering with your Doctor: The Medical Home Approach** is a guide to help families connect with their doctor, other medical professionals, and caregivers through a medical home. It is intended to be a user-friendly, hands-on tool to support families to move forward in obtaining and providing a medical home for their child. The guide provides definitions, examples, and tools to use when working with a doctor to develop a medical home and demonstrates how to seek culturally effective, compassionate care. It also provides a list of resources and links to organizations that support families and the medical home concept.

Now available in English, Spanish and Arabic.

To view or download the guide visit the Region 4 Midwest Genetics Collaborative website under the Education/Families tab at

[www.region4genetics.org](http://www.region4genetics.org)



**Partnering with your Doctor**  
*The Medical Home Approach*

*A guide for families of children with special health care needs*



Region 4  
Midwest Genetics  
Collaborative



**Michigan Family to Family Health Information Center** has a **Facebook** page! **LIKE** us to learn about resources, events, and to connect with other families.





## Is your family up to date on vaccinations?

In addition to recommending that everyone get a flu vaccination every year, the Michigan Department of Community Health (MDCH) advises that getting vaccines and staying healthy is a lifelong job. You never outgrow the need for vaccines. In addition to following a schedule for infants and small children, more vaccines have become available for pre-teens and adolescents. Vaccines for adults depend on a variety of factors, including age, lifestyle, high-risk conditions, type and locations of travel and previous immunizations.

The MDCH has information for the public on its website regarding the vaccines your family needs to stay healthy, as well as a link to the Michigan Care Improvement Registry, which contains the immunization records of Michigan residents. The MDCH website also contains a link to the Alliance for Immunization in Michigan (AIM) where you can find all kinds of information about vaccines and why you should get them, including side effects and risks. Public health officials advise us that vaccine-preventable diseases can be serious



and even deadly. The benefits of getting vaccinated far outweigh any risks. The AIM website also contains information regarding the relationship between vaccinations and autism, and the HPV vaccine.



## At The Heart of the Matter -

A Parent's Journey from Reaction to Action!

By Suzanne Eidson

"Mr. and Mrs. Eidson, your baby boy is very sick." Words no parent ever wants to hear. Simple words that have a profound impact on lives that will never be the same after spoken. Over 20 years ago, those words were spoken to us after our son, Daniel, was born with 5 congenital heart defects. This journey has been overwhelming and yet, amazing. Today, Daniel is a sophomore at an Indiana college and we have taken what we learned along the way so we can come along side others. As two founding members of Smart Heart Foundation, my husband and I use what we have learned to encourage and support teens with congenital heart defects, and their families, as they transition into adulthood.

Smart Heart is establishing a scholarship fund for higher education and looks to be a resource for issues these teens face as well as connect them with their peers. If you would like to support or are looking to be involved in these young lives, please contact Suzanne Eidson at [smearheartfoundation@gmail.com](mailto:smearheartfoundation@gmail.com). You can find Smart Heart on the web at: [www.smeartheart.org](http://www.smeartheart.org) or like us on Facebook.



## Community Partner Profile

Michigan Family to Family is pleased to partner with Michigan Consumers for Healthcare (MCH). MCH is a coalition of organizations that work together collaboratively to make affordable, accessible, quality healthcare available for everyone in Michigan. MCH does this through education, outreach and advocacy efforts. MCH's website contains important information about the Affordable Care Act (ACA) and how health reform provides consumers with important protections and benefits.

MCH also coordinates the Enroll Michigan program which provides free enrollment support services to individuals shopping for insurance on the Health Insurance Marketplace. Enroll Michigan has a network of **navigators** and **certified application counselors** available to assist individuals in understanding their enrollment options. Visit [www.enrollmichigan.com](http://www.enrollmichigan.com) for more information.



For more information contact:

[F2Fmichigan@mphi.org](mailto:F2Fmichigan@mphi.org)

or call the CSHCS Family Phone Line at:  
(800) 359-3722

### Michigan Family to Family Health Information Center (F2F HIC)

assures that families of children and youth with special health care needs (CYSHCN) are able to participate in decision-making at all levels and be satisfied with the services they receive.

### How Can F2F HIC Help?

F2F HIC can help families with CYSHCN because they are staffed by family members who have experience. They know firsthand how to navigate the maze of health care services and programs for CYSHCN. F2F HIC staff understand the issues families face. They help families make informed decisions.

*The Michigan Family to Family Health Information Center is a project of the Michigan Public Health Institute. It is funded by Health Resources Services Administration Maternal and Child Health Bureau Grant H84MC26214*



*“Providing information, resources and education on health issues to help families navigate systems, become more confident and partner with professionals in decision making.”*



**Disclaimer:** The Michigan Family to Family newsletter includes information and links to internet and other resources. These resources are for your consideration only and are not endorsed by Michigan Family to Family Health Information Center, Michigan Public Health Institute or our funders. The information provided should not be used for diagnosing or treating a health problem or disease, and is not a substitute for professional care.

### How to contribute to upcoming newsletters:

F2F Michigan is interested in sharing on topics of interest to families of children and youth with special health care needs across Michigan. If you have an upcoming event, learning opportunity, educational resource or other items you would like to share, please contact us at:

[F2Fmichigan@mphi.org](mailto:F2Fmichigan@mphi.org).