



Navigating Health Insurance

You may find you need help navigating complex insurance issues and finding additional coverage. There are many place to go for assistance, here are just a few:

- Customer Service Representative
- Case Manager
- Medical Provider's Office Staff
- Insurance Advocate
- Human Resources Representative
- Pediatric Social Workers
- Insurance Navigators
- State Commission on Insurance

Getting Additional Coverage

Having enough health care coverage may be another challenge. Some families find that having a child with complex medical care means a lot of medical bills. You may want to re-evaluate your insurance plan at the next opportunity to make sure it is still the best one for your family's needs. Find someone who can help you understand your coverage needs if necessary. There may be programs in your state that help cover medical costs, such as Medicaid and the Children's Health Insurance Program (CHIP). Medicaid offers health coverage to lower income families and sometimes children with certain medical conditions. CHIP provides low-cost health coverage to children in families that earn too much for Medicaid.

Your state may offer CHIP coverage and work closely with your state's Medicaid program. Eligibility can vary. If in doubt, apply anyway. Be sure to explain your child's health coverage needs and ask if there are any programs that can help.

The Social Security Administration also offers some benefits to children with disabilities. The Supplemental Security Income (SSI) program makes monthly payments to individuals who are disabled. Your child, if under 18, may qualify if he or she has a medical condition that meets their definition of disability. Families must fall within certain income and resource guidelines.

In some states Medicaid comes automatically with SSI eligibility. You can get information about these programs at their website www.socialsecurity.gov, calling 800-772-1213 or by visiting your local Social Security Administration office.

Michigan Family to Family Health Information Center

(MIF2F) exists to share resources, information, and learning opportunities for families of children and youth with special health care needs across Michigan, and also for the community partners and healthcare providers who care for them. www.F2FMichigan.org

MI F2F offers:

- Information and resources related to caring for a child or young adult with special healthcare needs.
- Parent peers and individuals with experience navigating the maze of special health care services and programs.
- A network of Family Leaders across Michigan to help us identify community supports and resources for families.



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