



Florida KidCare

How Providers Can Make A Difference

Florida Alcohol and Drug Abuse Association
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Jennifer Kiser Lloyd
Director of External Affairs
Florida Healthy Kids Corporation



A Brief History Lesson

- The Florida Healthy Kids Corporation was created by the 1990 Florida Legislature
 - Not for profit, private corporation
 - Oversight by 11-Member Board of Directors
- First pilot project launched in 1992 in Volusia County
- Voluntary county participation with local funds required until 1998



A Brief History Lesson - continued

- In 1997, Congress created the State Children's Health Insurance Program (SCHIP) also known as Title XXI of the Social Security Act
- Program authorized for 10 years
- States provided with 3 options:
 - Expand Medicaid
 - Create or expand a separate program
 - Combination



More on SCHIP...

- A federal/state matching funds program
 - State must enroll a child/expend funds to earn the federal match
 - Enhanced Federal Matching Rate to encourage state participation
- Allotments to states based on a funding formula
- States have three years to spend each one year allotment
- SCHIP has been renewed through March 31, 2009



Florida's Response to SCHIP

- States must submit a State Plan for federal approval
- Phase One for Florida implemented in March 1998:
 - Expand Healthy Kids program
 - Medicaid expansion for teens



What is the Florida KidCare Program?

- The Florida KidCare Program was created by the 1998 Florida Legislature in response to SCHIP legislation
- The Florida KidCare Program includes:
 - Medicaid for Children
 - MediKids
 - Children's Medical Services Network
 - Healthy Kids



Who is Eligible for Florida KidCare?

- Florida KidCare offers programs for children from birth through age 18
- Subsidized coverage for children up to 200% of the federal poverty level
- A single application for all programs
 - English, Spanish and Creole available



Who is Eligible for Florida KidCare?

Except for Medicaid, a child must also meet these general guidelines:

- Be uninsured at time of application
- Not be the dependant of a state employee
- Not be the inmate of a public institution
- Not be the patient in an institute for mental disease
- Be a US Citizen or Qualified Alien



Income Eligibility- continued

Except for Medicaid, families pay monthly premiums.

- ✓ Subsidized coverage is available for families up to 200% of the federal poverty level (FPL) = \$41,304 for a family of 4 (2007)
- ✓ Families pay \$15 or \$20 **per family** per month depending upon household size and income

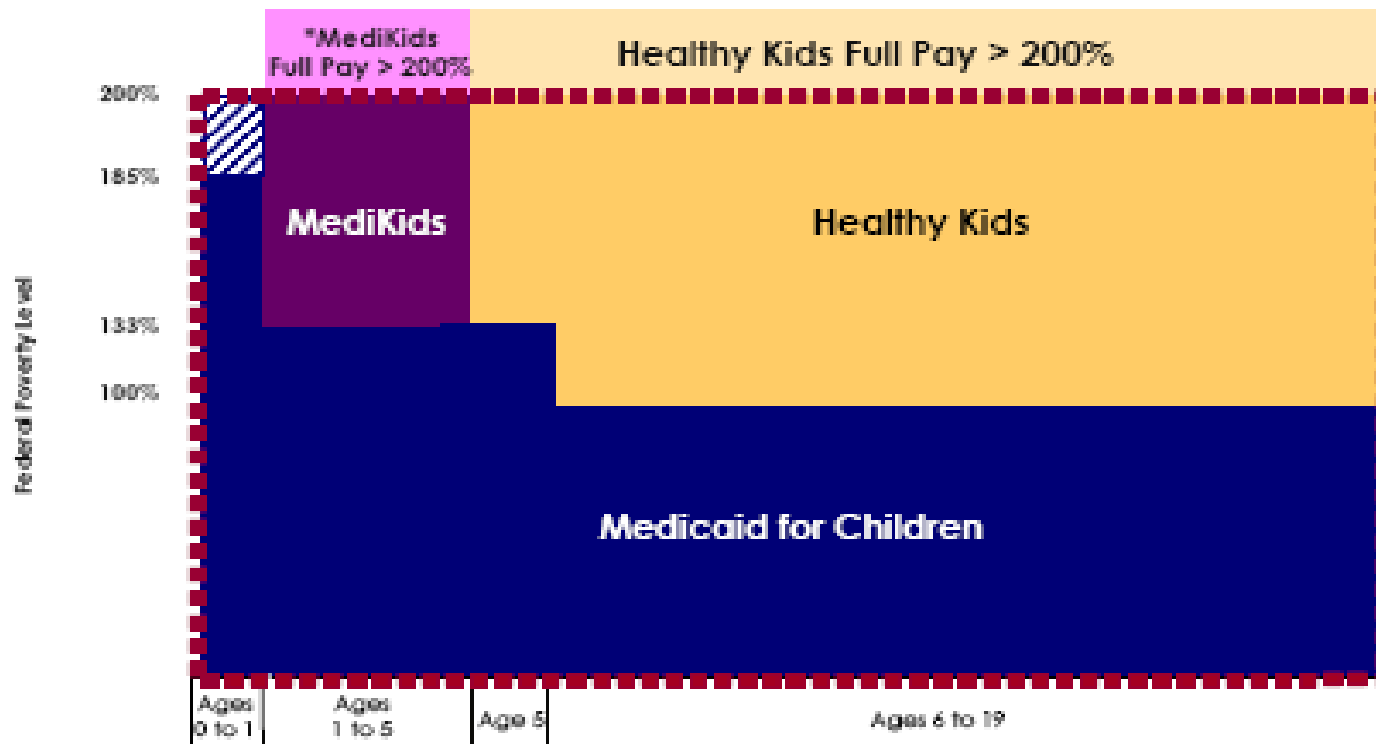


The Full Pay Option

Non-Subsidized coverage available under MediKids and Healthy Kids for those over-income:

- **Medikids (Implemented July 1, 2006)**
 - **\$159 per child per month (Medikids)**
- **Healthy Kids:**
 - **\$128 per child per month w/dental**
 - **\$116 per child per month w/o dental**
- **Full Pay is capped at 10% of enrollment**

Florida KidCare Eligibility



*Effective: July 2006

CMS Network (Title XIX and Title XXI)

Medicaid:
Title XIX-Funded
Title XXI-Funded





Medicaid for Children

- An entitlement program based on child's age, household size and income
- Comprehensive benefits package, medical and dental coverage
- For children from birth through age 18
- Services provided through designated providers and insurers



Additional Eligibility Considerations - Medicaid

- A child can be insured and still be eligible for Medicaid.
- A child eligible for Medicaid must enroll in Medicaid.
- Medicaid is an entitlement.
- No premiums and no other cost sharing under Medicaid.



Income Eligibility - Medicaid

- Medicaid eligibility is based on the child's age, household size and income.
- Medicaid eligibility is determined by the Department of Children and Families
- Eligibility by Age:
 - Age 0-1: Up to 200% FPL
 - Age 1-5: Up to 133% FPL
 - Age 5-18: Up to 100% FPL



MediKids

- For children ages 1 through 4
- Administered by the Agency for Health Care Administration
- Same benefits as provided under Medicaid
- Services delivered through Medicaid providers and plans



Children's Medical Services Network (CMSN)

- For children from birth through age 18
- Administered by the Department of Health
- For children with special health care needs, including behavioral health (B-Net)
- Utilizes a specialized network of physicians and providers
- Children must be found medically **and** financially eligible for CMSN



Healthy Kids

- For children from ages 5 through 18
- Administered by the Florida Healthy Kids Corporation
- \$1 million lifetime maximum - medical
- Dental benefits capped at \$800 per year
- Benefits delivered by managed care plans (HMOs, EPO) and 3 dental plans



Healthy Kids Benefits

- Comprehensive benefits package prescribed by state law
- Small co-payments for services, medical equipment and prescriptions (\$5-\$10)
- Services covered only if provided by participating provider with child's health plan



Healthy Kids Benefits Substance Abuse Services

- Includes coverage for inpatient and outpatient care for drug and alcohol abuse including counseling and placement assistance.
- Outpatient services include evaluation, diagnosis and treatment by a licensed practitioner.
- All services must be provided directly by Healthy Kids' insurer or upon approved referral.



Substance Abuse Benefits (Services Per Contract Year)

- Inpatient services:
 - Limited to not more than seven (7) inpatient days for medical detoxification only
 - Thirty (30) days residential services
 - No co-payments for services
- Outpatient visits:
 - Limited to a maximum of forty (40) visits
 - \$5 co-pay per visit



Data Collection – Healthy Kids

- All contracted plans are required to submit quarterly utilization data to Healthy Kids
- Health Plans are responsible for same information from their subcontractor



The Application Process

How to Apply for the Florida
KidCare Program



Application Process - Enrollees

- Florida Healthy Kids Website – Online application
 - www.healthykids.org

- Applications by Fax
 - **1-850-681-2131**

- Download and print an application from the web
 - www.floridakidcare.org or
 - www.healthykids.org

- Call the Florida KidCare Information Line and request an application be mailed to you
 - **1-888-540-KIDS**



Information to Have Handy Before Beginning Application Process

- Proof of all sources of household income is required
 - Examples: Pay stubs, tax returns, child support, SSI Award letters
- Child's Access to Employer Sponsored Insurance and Cost of Coverage
 - Affordability test of 5% of household income for subsidized coverage
- Voluntary Cancellation of Employer Sponsored Insurance
 - Cannot have voluntarily cancelled child's insurance in last six months to receive subsidized coverage

Additional Application Information



- Applications are valid only for 120 days. If not completed within 120 days, applicant must re-apply for coverage
- Prior applicants or enrollees may be eligible to reinstate their accounts by phone – Call Customer Service first before completing application



Enrollment is Open!

- Enrollment is open in all Florida KidCare program components
- Statewide enrollment targets for Healthy Kids, Medikids and Children's Medical Services Network set each year
- Additional 5,000 slots held in reserve from Fall Special Legislative Session



Who Can Apply?

- Child must reside in Florida
- Application must reflect household in which the child permanently resides



Income Documentation

- Beginning July 2004, applicants were required to document **all sources** of income at time of application. Examples:
 - Wages and Salaries
 - Self Employment Income
 - Child Support
 - Alimony
 - Social Security
 - Any other income, earned or unearned



Income Documentation

- Income documentation must be current. For example, a pay stub from 2006 would not be acceptable.
- Acceptable examples of documentation:
 - 2007 Tax Return
 - 2007 W-2 Form
 - Pay stubs reflecting earnings from the last 4 weeks of employment



Access to Other Coverage

- Does the parents' employers offer health insurance coverage?
- If yes, what is the cost to add the child to that coverage
- If the cost to add the child exceeds 5% of the family's **gross** income, the child is eligible for subsidized coverage
 - If cost is less than 5%, child may be able to participate at the Full Pay Rate

Insurance Status

Non-Medicaid Programs

- Is the child currently insured?
- If yes, the child is not eligible
- Has the family voluntarily cancelled employer based coverage in the last 6 months?
 - If yes, not eligible for subsidized coverage for six months



Other Processing Steps

- Income documentation reviewed and processed
- Medicaid enrollment status checked
- State employment status verified
- For Medicaid: Identity and citizenship documentation required
- For CMSN: Medical eligibility screening



Next Steps

- If eligible for MediKids, CMS Network or Healthy Kids:
 - Coverage begins the first of the month following eligibility determination AND receipt of full premium payment
- If eligible for Medicaid, coverage based on date of application



Premium Payments

- Premiums are due on the first of the month for next month's coverage:
 - November 1st premium due for December coverage
- First late notice sent on the 7th of the month
- Cancellation notice sent around the 21st of the month
- 60-day wait for reinstatement if cancelled for non-payment of premium (state law)



Florida KidCare Information

Line: 1-888-540-KIDS

- Florida KidCare Hotline:
 - 1-888-540-KIDS (5437)
- Hours of Operation:
 - Monday through Friday, 8:00 a.m. – 6:00 p.m. (Eastern)
- For general information about the program and to request an application be mailed
- Operated by ACS under contract with Healthy Kids

Customer Service

1-800-821-KIDS (5437)

- Operated by Healthy Kids' third party administrator – DHACS/PSI
- For applicants (have already submitted an application), enrollees and prior applicants and enrollees
- Hours of Operation:
 - Monday through Friday: 8:00 a.m. to 6:00 p.m. (Eastern)



Provider Enrollment: Medicaid and Medikids

- To See Medicaid and Medikids Enrollees:
 - Enroll as a Medicaid provider or be a participating provider with the child's Medicaid managed care plan
 - Medikids enrollees are enrolled in Medipass (only in certain counties) or with a Medicaid Managed Care Plan



Provider Enrollment: Children's Medical Services

- To see children enrolled in Children's Medical Services:
 - Must be a participating provider with the Children's Medical Services Network
 - The CMS Network is managed by the Department of Health, Division of Children's Medical Services



B-Net Program

- Children enrolled under B-Net receive their physical health services through Children's Medical Services
- Behavioral Health Services are delivered through a specialized network managed by the Department of Children & Families



B-Net Providers

- Each DCF Circuit Office\SAMH Program Office contracts with a lead agency provider to deliver B-Net Services
- The lead agency must be a Medicaid Provider but individual providers are not so required
- To inquire about becoming provider, contact your local SAMH Office



Provider Enrollment: Healthy Kids

- To see Healthy Kids enrollees, a provider must be contracted with a child's managed care organization
- Each county has at least one managed care plan (HMO and EPO); larger counties may have two or more plans



Confidentiality

- Information can only be released to a parent or guardian **listed** on the application – state and federal law
- Written authorization forms required for access by third parties other than program providers
 - **Must** use the FHKC form
- Authorization forms valid for one year



Confidentiality - continued

- FHKC has confidentiality requirements by statute in addition to HIPAA requirements



Renewal Process

- Enrollees must renew their coverage once every 12 months
- Pre-populated renewal forms are sent prior to the child's renewal date
- Income documentation required with completed renewal form



Renewal Process

- Renewal notices and forms are sent 60 days in advance of the renewal date

- Example:
 - Renewal Date: October 1st
 - Forms Sent: August 1st
 - Response Due: September 30th



Online Account Options

- Enrollees may access and update certain account information from the Healthy Kids website
- Online account renewal
- Renewal forms, applications and other forms are also available on the Healthy Kids website



Acronyms! Acronyms!

- ACS – Contractor operating the Florida KidCare Information Line
- AHCA – Agency for Health Care Administration
- Federal CMS – Federal Centers for Medicaid and Medicare Services
- CMSN – Children’s Medical Services Network
- DHACS/PSI – Healthy Kids’ third party administrator
- DOH – Department of Health
- DCF – Department of Children and Families
- ESI – Employer Sponsored Insurance
- FHKC – Florida Healthy Kids Corporation
- ICHP – Institute for Child Health Policy
- MK – MediKids
- PHI – Personal Health Information
- SCHIP – State Children’s Health Insurance Program