

Covering Costs When Your Child Is Diagnosed with a Serious Medical Condition

Overview

Information and resources for military families who have a child diagnosed with a serious medical condition.

- TRICARE
- Extended Health Care Option (ECHO)
- Other options for covering costs
- Resources

When your child is diagnosed with a serious medical condition, you don't want to worry about paying for medical expenses. Fortunately, the military's comprehensive health care system -- TRICARE -- has programs to help families with seriously ill children. For costs not covered by TRICARE, there are other options available. The following information can help guide you to resources and information on covering the costs of taking care of your child.

TRICARE

TRICARE is probably the primary source of medical care for your child. The plan has several different enrollment options. Understanding how they work will help you make the most of your TRICARE benefits.

- *TRICARE Prime.* For many beneficiaries, TRICARE Prime is the most cost effective of the TRICARE options. There is no deductible and co-payments are kept to a minimum when you are using the TRICARE Prime network providers. Your child is assigned a Primary Care Manager (PCM), who oversees and coordinates medical care and provides referrals for specialty care. Prime also offers a point-of-service option for medical care sought without a referral, either in or outside the network, but costs are higher.
- *TRICARE Standard and Extra.* TRICARE Standard offers more flexibility in choosing providers and seeking care without a referral, but the costs -- in the form of deductibles and cost shares -- are higher. With TRICARE Standard, you may choose any TRICARE authorized provider and you're not required to use a network provider. Standard is a good option for those who have other health insurance or want to choose their own medical providers -- not necessarily within the TRICARE network. TRICARE Extra lets beneficiaries save money by using a TRICARE Prime network provider.
- *US Family Health Plan (USFHP)* is a TRICARE Prime enrollment option for those who live in six specific regions of the country. For more information, visit the USFHP Web site at www.usfhp.org.
- *Case management.* TRICARE beneficiaries receiving care for chronic or high-risk health issues may be eligible for case management. Case managers are usually nurses or social workers who help patients who require extended resources and services.

Extended Care Health Option (ECHO)

As a TRICARE supplemental program, ECHO provides financial assistance to eligible active-duty family members who qualify for the benefit. ECHO covers specific medical expenses not available through the basic TRICARE benefit.

- *Eligibility.* To qualify for ECHO, your child must be diagnosed with a serious medical condition or disability. For definitions, visit the ECHO Web site at www.tricare.mil/echo. In addition, your child must be enrolled in the Exceptional Family Member Program (EFMP) in accordance with your service's guidelines. Contact your nearest installation's EFMP program coordinator for more information. After enrolling in the EFMP, register for ECHO benefits at your nearest TRICARE Service Center. Make sure to bring documentation supporting your child's diagnosis and your child's enrollment in the EFMP.
- *ECHO Home Health Care Benefit.* ECHO provides home health care up to the amount TRICARE would pay annually if the ECHO-registered beneficiary were to reside in a skilled nursing facility.
- *Other ECHO benefits.* ECHO may cover other costs not available through the basic TRICARE benefit, such as training for assistive technology devices, respite care, and durable equipment (including adaptation and maintenance).
- *Cost shares.* There is a monthly cost share associated with ECHO. This is based on the service member's rank and it ranges from \$25 to \$250. You can view the cost-share chart on TRICARE's site at www.tricare.mil/mybenefit/home/overview/SpecialPrograms/ECHO/Costs. After you meet the cost share, ECHO will pay up to \$2,500 per calendar month for covered expenses. But you will be responsible for any costs exceeding that amount.

Other options for covering costs

Even with TRICARE and ECHO, you may incur some additional expenses. These can include the cost of care over and above ECHO's \$2,500 per month or the cost of special medical equipment. The following sources may help you cover some of these additional medical costs:

- *Medicaid.* Medicaid may help by subsidizing therapies, covering the cost of some medically necessary equipment, and covering in-home personal care services. Medicaid programs vary by state and the eligibility process can be confusing. Generally, Medicaid recipients fall into one of two categories:
 - *Those who meet the financial requirements for Medicaid.* In many states, you can enroll in Medicaid if you qualify for Supplemental Security Income (SSI). Each state is different -- if you don't qualify in one state, you should reapply when you move to another.
 - *Those who meet the need requirements for Medicaid.* Some states offer a Medicaid benefit under the Katie Beckett Law, which is based on need -- not income. In

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these states, a seriously ill child can qualify for Medicaid benefits if the child requires the level of care available in a nursing home or hospital. However, benefits are limited by the amount of funds available in your state.

More information on Medicaid options for military families is available through STOMP (Specialized Training of Military Parents) at www.stompproject.org. To apply for Medicaid, visit the State Health Department office in your community (for a directory, go to the Centers for Medicare and Medicaid Web site at www.cms.hhs.gov and follow the links under “Contact CMS”).

- *Supplemental Security Income (SSI)*. SSI is available to families meeting certain income and disability requirements. If you qualify for SSI, you will receive a monthly stipend for supplies (such as diapers), transportation, and respite care. Contact the Social Security Administration at www.ssa.gov to find out more about SSI.
- *Local programs*. Many states and local communities offer programs to help families with seriously ill children. Your local Department of Health Services (DHS) or Department of Development Disabilities may be able to provide more information.
- *Charitable organizations*. Check with organizations that support individuals with your child’s illness or condition. Many of these organizations will help you connect with other parents who can provide emotional support, as well as give you more suggestions for covering your medical expenses.

Resources

Military HOMEFRONT EFMP page

www.militaryhomefront.dod.mil/efm

Link to your service’s Exceptional Family Member Program and find resources for children with special needs. The forums let you communicate with other parents.

Parent to Parent

www.p2pusa.org

This organization connects parents of special needs children with emotional and informational support in their state and local communities. The site also provides links to state organizations.

Social Security Administration

www.ssa.gov

More information on Supplemental Security Income (SSI). Follow the links under “Disability and SSI.”

STOMP (Specialized Training of Military Parents)

www.stompproject.org

Training and information center for military parents of children with special needs. The program provides information and helps military families access resources.

Technical Assistance Alliance for Parents Centers

www.taalliance.org

Local parent centers help families get education and services for their children with special needs.

TRICARE

www.tricare.mil

More information about TRICARE health care options, including contact information for TRICARE Service Centers.

Your military support services

Each service branch sponsors information and support programs for service members and their families. You can call or visit any installation Army Community Service Center, Marine Corps Community Services, Fleet and Family Support Center, or Airman and Family Readiness Center regardless of your branch affiliation.

If you aren't near an installation, National Guard Family Assistance Centers are available in every state. The Local Community Resource Finder on the National Guard Family Program at *www.guardfamily.org* will identify your closest center.

Military OneSource

This free 24-hour service is available to all active duty, Guard, and Reserve members and their families. Consultants provide information and make referrals on a wide range of issues. Up to six free face-to-face counseling sessions are also available. Call 1-800-342-9647 or go to *www.militaryonesource.com*. Provided by the Department of Defense.

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