

# Children's Medicaid Programs in Colorado

## 2 Types of Medicaid Benefits:

- State Plan Medicaid - Provides medical coverage similar to a private insurance
  - Has no out of pocket costs (no copays, cost share, or prescription copays)
  - Often covers more than private insurance such as formula, vision, dental, wheelchairs and other durable medical equipment (DME), communication devices, more therapy visits, mental health, etc.
  - Everything paid for requires a doctor's prescription and must be medically necessary
  - CNA hours and Private Duty Nursing, if medically necessary, are provided through State Plan Medicaid
  - Will not cover any experimental/investigational treatments, services or items not generally accepted as effective for a condition, services primarily for caregiver or provider convenience, or services/items in which an equally effective but less expensive option is available.
- Medicaid Waivers
  - Each waiver has its own set of benefits based on the purpose of the waiver
  - Waiver benefits still must be justified for the child but the standards for their necessity are different than for State Plan Medicaid.
  - Waiver services are payer of last resort so for most items private insurance, natural supports, and State plan benefits must be accessed before a Waiver will pay.

## Paths to Access Medicaid Benefits:

1. Income Based Medicaid
  - Provides access to State Plan Medicaid only
  - Eligible based on family income and assets (less than 142% of the federal poverty line)
  - Must be a US Citizen
  - Apply online at <https://coloradopeak.secure.force.com/> or through your county's Department of Human Services
2. Medicaid Buy-in Program (<https://www.colorado.gov/pacific/hcpf/medicaidbuyinprograms>)
  - Provides access to State Plan Medicaid only
  - Eligible based on family income and assets (less than 450% of the federal poverty line)
  - Must be a US Citizen under 19 years old
  - Must be determined disabled by the Social Security Administration or contracted agency
  - Must pay a monthly premium determined based on family income (varies from \$0 to \$120 monthly)
  - Apply online at <https://coloradopeak.secure.force.com/> or through your county's Department of Human Services

### 3. Medicaid Waivers

- Provide access to the State Plan Medicaid and additional waiver specific services (see each waiver details below)
- Must be determined disabled by the Social Security Administration or contracted agency
- Family income and assets are not taken into consideration
- Child must meet financial criteria (this is determined through the county DHS and by the Medicaid application). Child cannot have more than \$2000 in assets or have substantial monthly income (3x the SSI rate).  
**\*\*Be careful about putting money from grandparents, fundraisers, etc. in a bank account in your child's name as this will count towards their assets. Child support and social security survivor's benefits count as child's income.\*\***
- Must meet functional eligibility as determined by the 100.2 Long Term Care assessment. Child required to score a score of "2" in at least two ADL areas or a score of "2" in at least one of the Supervision areas (evaluates from 0-3 on bathing, dressing, toileting, eating, mobility, transferring, supervision cognitive/memory, supervision behavioral).
- Must be a US Citizen
- Must meet the targeting criteria for a specific waiver (see each waiver details below)
- Where to apply varies by waiver (see each waiver details below)

### 4. Medicaid guaranteed through an adoption agreement

- Typically gives access to state plan benefits through at least age 18

## Children's Medicaid Waivers

### CHCBS (Children's Home & Community Based Services)

- Targeting Criteria (in addition to standard Medicaid Waiver eligibility criteria)
  - Birth-17 years
  - Have intensive and high cost medical needs **\*\* Think compared to just well child visits and occasional sick visits at the pediatrician that a "typical" child needs\*\***
  - Must meet a skilled nursing level of care **\*\*If child qualifies for Home Health skilled care (i.e. CNA), they probably meet this criteria. Personal care needed due to cognitive or behavioral needs only does not typically qualify.\*\***
  - Are not eligible for Medicaid through another program.
- Services available in addition to State Plan Medicaid (based on demonstrated need)
  - Case Management
  - In Home Support Services (IHSS)
    - Paid caregiver to assist with health needs, household tasks and personal care
    - Can be provided by a family member or friend
- No wait list
- Apply through your Single Entry Point Agency  
<https://www.colorado.gov/pacific/hcpf/single-entry-point-agencies>

### HCBS-CES (Children's Extensive Support):

- Targeting Criteria (in addition to standard Medicaid Waiver eligibility criteria)
  - Birth – 17 years
  - Children with intensive behavioral &/or medical needs who are at risk of institutionalization
  - Must have a developmental delay (birth to 4) or a developmental disability (5-17)
  - Child must meet Intermediate Care Facility level of care **\*\*Think about if you were unable you care for them, could they go into typical foster care.\*\***
  - “The child demonstrates a behavior or has a medical condition that requires direct human intervention, more intense than a verbal reminder, redirection or brief observation of medical status, at least once every two hours during the day and on weekly average of once every three hours during the night. The behavior or medical condition must be considered beyond what is typically age appropriate.”
- Services available in addition to State Plan Medicaid (based on demonstrated need)
  - Adapted Therapeutic Recreational Equipment and Fees
  - Assistive Technology
  - Community Connector
  - Home and Vehicle Accessibility Adaptations
  - Homemaker
  - Parent Education
  - Personal Care
  - Hippotherapy
  - Movement (music &/or dance) therapy
  - Massage (including Watsu) therapy
  - Respite Services
  - Specialized Medical Equipment and Supplies
  - Vision Therapy
- No official waiting list but there may be a delay of several months in processing applications and setting up services
- Apply through your local Community Centered Board (CCB)  
<https://www.colorado.gov/pacific/hcpf/community-centered-boards>

### HCBS-CLLI Children with Life Limiting Illness)

- Targeting Criteria (in addition to standard Medicaid Waiver eligibility criteria)
  - Birth – 18 years - Have a life limiting diagnosis (i.e based on opinion of a medical specialist, that child has a prognosis of death before the child reaches adulthood) **\*\*many children on this waiver end up leading long lives; don't let this scary description deter you from applying. A \*more accurate description would really be “without medical intervention would not be expected to live into adulthood”.\*\***
  - Must meet a hospital level of care **\*\*Think about if you were unable you care for them, could they go into typical foster care.\*\***

- Services available in addition to State Plan Medicaid
  - Respite
  - Counseling (for child and family members)
  - Expressive (art, music, or play) Therapy
  - Massage Therapy
  - Palliative/Support Care
- No wait list
- Apply through your Single Entry Point Agency  
<https://www.colorado.gov/pacific/hcpf/single-entry-point-agencies>

### **CHRP (Children's Habilitation Residential Program)**

- Targeting Criteria (in addition to standard Medicaid Waiver eligibility criteria)
  - Birth - 21 years
  - Child must have extraordinary needs in medical or behavioral areas. Documentation from the appropriate professional is required:
    - Complex Behavior Supports must be diagnosed by a licensed physician, psychiatrist or psychologist that include one or more substantial disorders of the cognitive, volitional or emotional process that grossly impairs the judgement or capacity to recognize reality or control behavior.
    - Complex Medical Supports must be diagnosed by a licensed physician that has lasted or is expected to last 12 months, requires skilled care and without intervention would result in a severely life altering condition.
  - No longer required to relinquish parental rights and no longer need to be involved with child protection services.
- Services available in addition to State Plan Medicaid (based on demonstrated need)
  - Supported Community Connections
  - Habilitation Services
  - Professional Services (Hippotherapy, Massage, Movement Therapy)
  - Respite Services
  - Intensive Support Services
  - Transition Support Services
- 24 hour services – can be in or out of family home. Parent or legal guardian/custodian may NOT be a family caregiver for waiver services.
- May NOT access home health care (CNA or PDN) while using habilitation services
- Apply through your local Community Centered Board (CCB)  
<https://www.colorado.gov/pacific/hcpf/community-centered-boards>

More information on these and other programs that may be available can be found here:

<https://www.colorado.gov/pacific/hcpf/program-list>