

**CHaD Family Center and the Office of Care Management**  
**Factsheet on Transitions to Adulthood**  
**December 2010**

Older teenagers and their families are faced with many decisions regarding education, employment and health insurance. This transition guide is a resource to DHMC health providers, families and teens. There are three sections: General Resources, Health Insurance and DHMC Financial and Medication Resources.

**GENERAL RESOURCES**

**New Hampshire**

“Maneuvering Through the Maze” is a publication of New Hampshire Family Voices. It is available on its website as a PDF. The link - <http://www.nhfv.org/Publications.html> - will take you to its publication page. By clicking on “Maneuvering Through the Maze, you’ll find a comprehensive guide of state and community resources for children and families. It devotes an entire section to transitions. Topics included are:

1. NH Bureau of Adult Education
  - a. General Educational Development (GED)
  - b. NH Adult Learner Services Programs
2. NH Bureau of Vocational Rehabilitation
  - a. Vocational Rehabilitation Regional Offices
3. Post Secondary Education
4. Financial Aid Information for Education
5. Job Training
6. Drivers Education
7. Guardianship
8. Social Security Administration
9. Granite State independent Living Foundation

**Vermont,**

The Vermont Family Network (<http://www.vermontfamilynetwork.org/> - has excellent resources. Among them are several publications for teens transitioning to adulthood. The topics include:

- Transition to Adulthood. This link outlines key elements in an IEP plan for a child who is turning 16 as well as other useful links to community resources.
- Health care programs in VT for children and youth
- Going to work and college: *Information for youth on Supplemental Social Security Income (SSI)*
- Supplemental Social Security Income (SSI): *What you should know when your child turns 18*

**HEALTH INSURANCE**

**THIS IS A MOVING TARGET.** The newly passed federal legislation, “Patient Protection and Affordable Care Act” , commonly known as Federal Health Care Reform becomes effective from 2010 to 2020. Families, teens, and health providers need to keep up to date on health insurance changes.

**Private Insurance:** Based on the new federal law, children up to age 26 can be covered by their parents insurance. In 2014, there may be tax credits for consumers to help offset the cost of premiums.

#### **NEW HAMPSHIRE**

**NH Healthy Kids Gold and Silver** coverage ends on the child's 19<sup>th</sup> birthday. Advance planning is critical, especially for children with chronic health conditions. Some teens with chronic conditions may qualify for NH Medicaid under the adult Medicaid category of "Aid to the Permanent and Totally Disabled" (APTD). Citizenship, residency, resources and income are all considered for eligibility. The process of application can be lengthy. Application for APTD also requires application for the Social Security benefits (SSI/SSDI).

Teens who qualify for APTD may also be eligible for the Medicaid for Employed Adults with Disabilities (MEAD), should they be working. For a good explanation of MEAD, please go to Granite State Independent Living Foundation's webpage (<http://www.gsil.org/mead.htm>).

#### **VERMONT**

**Dr. Dynasaur**, Vermont's children's Medicaid program, ends at age 18. If the teen has VT Medicaid as a Disabled Children's Home Care beneficiary, coverage ends at age 19. The Disabled Children's Home Care program is also known informally as the "Katie Beckett" waiver.

#### **Green Mountain Care**

For teens 18 and older, Vermont offers **Green Mountain Care** <http://www.greenmountaincare.org>. The goal of Green Mountain Care is to keep costs reasonable. Monthly premiums are based on income. There may be co-payments and deductibles. The website is very user-friendly, and helps individuals determine his/her eligibility for one of the plans under Green Mountain Care.

**An individual review of the teen's health care coverage needs should be done before children covered by Vermont or New Hampshire Medicaid (NH Healthy Kids or VT Dr. Dynasaur, or the "Katie Beckett" programs) lose coverage. The Medicaid Resource Specialist in the Office of Care Management (650-6741), can help families and staff explore options and assist with the application process, if appropriate.**

## **DHMC FINANCIAL AND MEDICATION RESOURCES**

### **DHMC's Financial Assistance Program**

Mary Hitchcock Memorial Hospital and Dartmouth-Hitchcock Clinic are charitable health care organizations offering services throughout New Hampshire and Vermont. We will treat patients who come to us for medically necessary care, regardless of their financial status. We offer financial assistance for these services – in the form of free or discounted care – to those patients who may have an inability to pay their bills.

## Applying for Financial Assistance

In order to be considered for financial assistance, the patient or their family representative must complete an application and provide information that supports their financial need. In reviewing the application, we will consider the following factors:

- Have all means of payment, such as private insurance coverage or coverage through Medicare, Medicaid or other government programs, been exhausted?
- What is the patient's family income as it compares to the most recently published Federal Poverty Guidelines (<https://www.cms.gov/MedicaidEligibility/Downloads/POV10Combo.pdf>)
- Are there other circumstances or resources that may affect the patient's ability to pay for care?
- Does the patient live in a community served by Dartmouth-Hitchcock? If not, is the care required not otherwise available in the patient's community?
- If the patient is a non-resident, did the care result from an emergency situation while in a community served by Dartmouth-Hitchcock?

Patients of DHMC are eligible to apply for financial assistance which can cover the cost of both hospital and clinic visits. Financial counselors in the Patient Resource Access Center (Patient Financial Services) are available to evaluate eligibility and assist with the application process.

To obtain a Financial Assistance application or discuss discount guideline qualifications, please ask to see a Patient Financial Services Representative or call (800) 368-4783

### ***Medication Assistance Program***

The Dartmouth-Hitchcock Medical Center Medication Assistance Program (MAP) helps eligible uninsured and underinsured patients to receive needed prescription medications from pharmaceutical companies. Many drug companies offer assistance for patients who cannot afford prescription medications. The MAP office helps patients determine if their prescriptions could be provided by the drug companies and assists with the application process. Please call 650-5400 for more information.

### **Eligibility guidelines for Medication Assistance**

Most major pharmaceutical companies have patient assistance programs that offer many of their medications free or at a reduced cost to eligible individuals. Eligibility requirements include:

- The applicant must be a U.S. resident.
- For most programs, the applicant must not have any other type of prescription coverage, including Medicare Part D, Medicaid, VA, private insurance, etc. You MAY be eligible for some programs if your prescription coverage is limited.
- Although the income guidelines vary by company, total household income generally must be at or below 200% of the U.S. poverty level, or approximately \$18,000 - \$20,000 a year for a household of one and \$24,000 - \$30,000 a year for a household of two or more.
- Only long-term medications are covered.

By meeting these criteria, a patient could be eligible to receive medication for free or reduced cost from the pharmaceutical company.