

## FINANCIAL ISSUES

### Insurance:

Mental health treatment and medications are expensive, and parents discover that benefits for these services for children are discriminatory in most health plans. Because parents are responsible for payment for mental health services and medications for their children, parents should check out the benefits in their health plans and make plans for the expense before it becomes a burden.

Children with a diagnosis of schizophrenia, bi-polar disorder, depression, schizo-affective disorder, obsessive compulsive disorder or panic disorder are covered on an equal basis with physical disorders if the health plan is regulated by the State of Colorado. Treatment and medications coverage can't be different than for physical disorders in these plans. Since young children usually do not have one of these diagnoses, insurance coverage is not equal. Advocacy is needed to provide equal insurance coverage for all children's diagnoses.

If the mental illness is severe and disabling, the child may qualify for Supplemental Social Security (SSI) payments. Contact the Social Security Administration office for information about applying for SSI. A child qualified for SSI will also be eligible for Medicaid Insurance, which will pay for medically necessary treatment as well as medications.

You can call the Social Security Administration.

A child in a low-income family that qualifies for TANF or a child in foster care may also be eligible for Medicaid. Call the Department of Social Services for information.

CHP+, a State of Colorado program for low income families, is not taking new applications after October 31, 2003. However, information they receive will be screened for Medicaid eligibility and families given advice on how to proceed. This plan may be funded again in July, 2004.

### Proving Disability for SSI:

The definition of disability for children:

- requires a child to have a physical or mental condition or conditions that can be medically proven and which result in marked and severe functional limitations;
- requires that the medically proven physical or mental condition or conditions must last or be expected to last at least 12 months or be expected to result in death;
- says that a child may not be considered disabled if he or she is working at a job that is considered to be substantial work.

Continuing Disability Reviews are required at least every three years for recipients under age 18 whose conditions are likely to improve and also may be required for recipients whose conditions are not likely to improve.

The child's representative payee, usually the parent, must present evidence that the child is and has been receiving treatment considered to be medically necessary and available for the disabling condition.

### Long-term Care Issues:

Refer to information for adults about Special Needs Trusts. [Click on link](#)