

# What Is a Deeming Waiver, and How Do I Obtain It?

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## What Is a Deeming Waiver, and How Do I Obtain It?

The Deeming Waiver is a medical waiver program for children with certain disabilities. Parents of children with disabilities often find it hard to deal with the income limit that blocks qualifying for Supplemental Security Income (SSI). The Deeming Waiver, previously called the Katie Beckett Waiver, gives parents a way to get Medicaid for their child with a disability when their income is too high to qualify for SSI. This federal waiver takes the family income out of the picture and looks at the income/assets of the child. Even if a child has private insurance coverage, parents can apply for this waiver. Most private insurance policies have lifetime caps and limits on service and out-of-pocket expenses. If families have private insurance, the Deeming Waiver can provide secondary insurance to cover out-of-pocket expenses, and it is helpful to have the Deeming Waiver in place before a lifetime cap of the primary insurance is met. As secondary coverage, Medicaid will pay for 20 percent of expenses that primary insurance does not pay.

### Is My Child Eligible?

To be approved for the Deeming Waiver, your child must:

- Be less than 18 years old,
- Meet Social Security Disability criteria,
- Have cost-effective home care (less than nursing home cost),
- Not qualify for Supplemental Security Income (SSI) due to income and/or assets of the parents, and
- Be eligible for nursing home placement as established by the Georgia Medical Care Foundation (GMCF) for Medicaid recipients. (This does not mean the child should be placed in a nursing home, simply that the child meets the nursing home requirements for care.)

## How Do I Apply?

Contact your county Department of Family and Children Services (DFCS). Ask to speak with the Medicaid worker (general DFCS personnel may not know about the Deeming Waiver). The Medicaid worker will make an appointment to have a long and in-depth meeting with you. **Be sure to ask what you need to take with you for the appointment.** The first step is to make sure that your child is not eligible for SSI. Most of the time the county DFCS office can tell you whether or not your child meets the guidelines, but sometimes the only way to know is to apply at the Social Security Office for SSI for your child.

You will need to gather information and fill out forms about your child's disability. The DFCS worker will tell you what you need to get, give you the forms, and tell you where you can get help finishing the forms.

## What Will I Need to Have Done?

To get a Deeming Waiver, you will need to have the following:

- Social History:** a detailed family history taken by DFCS personnel
- Psychological Evaluation:** for children with mental retardation or a developmental delay to be done by a psychologist (PhD)
- Plan of Care:** a plan that states the child's strengths, limits, and needs for all areas of care
- DMA-6 Form:** Doctor's recommendation for nursing home placement. Although the form can be filled out by the parent, it must be signed by the doctor. This form is very important. Be sure to ask the DFCS worker to mark the areas that need to be signed by the doctor. Please take this form to the doctor who knows your child best. You may wish to ask the doctor to either post-date it or leave the date blank when he signs the form. This is helpful, because the form is good for only 30 days. The date can be added after all the paperwork is ready as it often takes more than 30 days to compile the needed documents.

When all paperwork is done, give it to the DFCS worker. He or she will then send it to the Georgia Medical Care Foundation (GMCF) for approval.

## What Are Health Insurance Options for Children?

### All Children, Middle-Income Working Families

**PeachCare for Kids:** This program allows working families with certain incomes to purchase low-cost health insurance for any child under 19 years of age. Children under 6 years of age are covered at no cost to the family. Starting at age 6, the costs are \$7.50 per month for one child and \$15.00 per month for two or more children. To apply for this program, call 1 (877) GA-PEACH.

### Children with a Disability, Middle- or High-Income Families

**Deeming Waiver:** The Deeming Waiver is a medical waiver program for children with certain disabilities. This program provides Medicaid insurance to children who live in families having income that is too high to qualify for Supplemental Security Income (SSI). The Deeming Waiver Medicaid can be used as either primary insurance or, for a child already covered under a private insurance plan, as a secondary insurance. To apply for this program, contact your local Department of Family and Children Services (DFCS) office.

### All Children, Low-Income Families

**Medicaid without SSI:** Families with a certain income might qualify to receive medical insurance through Medicaid. This program is for children up to 18 years of age whether or not they have a disability. To apply, contact your local Department of Family and Children Services (DFCS) office.

### Children with Medicaid Who Might Be Eligible for Private Insurance

**HIPP (Health Insurance Premium Payment):** HIPP is a Department of Medical Assistance (DMA) program that pays for the cost of private health insurance. It is for those people with Medicaid (Medicaid, Medicaid with SSI, or Deeming Waiver) if the DMA decides it costs less to pay for private insurance instead of having Medicaid pay all the bills. It can be used for the entire family if a family insurance plan is found to cost less. To apply for this program, contact the DMA at (404) 525-3660.

## Children with a Disability, Low-Income Families

**Medicaid with SSI:** Families with a certain income who have a child with a disability might qualify to receive monthly SSI and Medicaid insurance. To apply, contact your local Social Security Office. Call (800) 772-1213 to find the closest office.

## All Children, Families with Income Too High for Medicaid and a Lot of Medical Bills

**Medically Needy, Spend Down Medicaid:** You may qualify for the Medically Needy program if you have a lot of medical bills, but your income is too high for "regular" Medicaid. To apply, contact your local Department of Family and Children Services (DFCS) office.

To learn more about these programs, contact your nearest Parent to Parent office.

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# Notes