

RESOURCES FOR MEDICAL/DEVELOPMENTAL INTERVENTIONS

Not only is adopting expensive, but the care of a child can also be expensive. Listed are some resources that can help reduce the expenses of caring for a child—especially a child with special needs.

TEFRA

This program provides financial resources through Medicaid to pay for medical and therapeutic interventions and prescriptions for qualified children. Eligibility is based on your child's income—not yours. However, your child cannot have funds in a savings account; otherwise, based on the amount in the saving account, your child will not be eligible. If your child does have funds in an account in his name, it can take a few years before your child becomes eligible.

Regarding TEFRA in SC, a mother obtained TEFRA but it took her from January to July 2010; fortunately, the benefits were retroactive to November 2009. TEFRA is secondary insurance, and, in some cases, will cover portions that the employer insurance will not.

This mother also added that after you are approved, you must select an insurance plan through TEFRA. What the family was not told is that they could ask for the original Medicaid plan. The original Medicaid plan was the only one that was accepted by the service and health care providers from whom the child was already receiving services.

When signing up for insurance through TEFRA, those affiliated with the other insurance programs through the TEFRA program tried to discourage this family from sticking with the original Medicaid plan by offering them gift cards and personal care items. But, of course, there is no value in selecting a plan that will not cover your child's treatment. Furthermore, do not automatically accept one of the plans listed through the TEFRA call-in-number that reportedly indicates that your child's physician or other health care providers will accept this plan. Check with your child's health care providers directly to see which plans they accept. This family found that there was a huge discrepancy in what plan the child's physician and other service providers would accept and what the TEFRA list indicated.

A good contact resource for SC residents to learn about these benefits is from Family Connections. The website states that if you would like to talk to another parent whose child has TEFRA contact Family Connection at 1-800-578-875. You can visit the website at <http://www.familyconnections.org/>

To find resources in your state go to: <http://www.hdwg.org/catalyst/resources#general>

EARLY INTERVENTION PROGRAMS

These programs are provided at minimum to no cost to families regardless of income. Your insurance may first be used to cover expenses. To learn more about early intervention programs and find the one in your state go to:

<http://nichcy.org/babies/overview>

SC BABYNET This program is for children birth through 36 months of age who may have developmental delays or other issues such as sensory integration problems. Children can receive in-home services including occupational, physical and speech therapy. If you believe that your child may need early you can have your child evaluated at no cost to you.

<http://www.scfirststeps.org/BabyNet.html>

SC FIRST STEPS TO SCHOOL READINESS

This program is coordinated with BabyNet but is for children 36 months old and older who need extra services due to developmental delays and other issues. To contact your regional office, go to www.scfirststeps.org/babynet.html and click on the map to find the location and number.

State BabyNet Program

1300 Sumter St, Suite 100
Columbia, SC 29201
803-734-0479 803-734-1431 (fax)

Greenville and Pickens Counties

Center for Developmental Services
29 N. Academy Street
Greenville, SC 29601
864- 331-1450

EARLY INTERVENTION PROGRAMS IN COLORADO

The Early Intervention Services booklet is an easy-to-read guide on the services your child who is under 36 months old can receive. If your child is more than 36 months old, there are other services also available. Visit

http://www.eicolorado.org/Files/Guidebook%20II_FINAL.pdf