

**MEDICAL ASSISTANCE (MA) FOR THE DISABLED CHILD**  
**In Pennsylvania**

1. MA Application Form

- Clients can use the PA600CH.
- Clients can also use the regular Application Form (PA 600) but it is not required.
- Clients can go on-line and use COMPASS application.
- PA600 CH-L is NOT to be used at this time for either applications or renewals.

2. If application is for a disabled child, it helps to have written at top of first page "MA for the disabled child"

3. When application form is completed, even though only the child is being reviewed, all persons in the household should be listed including their birthdates. We also need the social security numbers of the parents and the child.

4. We do not count parental income. However, if the child has any income we must count that when reviewing eligibility. Verification of the child's income should be included. This includes any resources that generate income, such as interest on bank accounts in the child's name. Effective September 1, 2000, we do not count court-ordered child support or Social Security Survivor's benefits for the child. Parental income must be listed in the application. Even though we do not count parental income, since the implementation of Act 7A/2002 it is a requirement that the custodial parent or legally responsible adult provide this information. Medical Assistance (MA) will be denied if the information is not provided. We will also use this income information to determine whether a parent must apply for Supplemental Security Income/Social Security Disability income (SSI/SSDI) for the child. This is done through the Social Security Office.

5. If the child is covered under any medical insurance, this should be noted on the application and a copy of the front and back of insurance cards should be sent. We need this to data entry insurance information.

6. Medical documentation of the child's disability should be attached including diagnosis, severity, duration of disability, impact on child's functioning and current treatment plan. This information is required by the Medical Review Team (MRT) whose responsibility it is to determine the disability in the event SSI/SSDI benefits are rejected based on parental resources. This documentation must be signed by a medical doctor (MD), psychiatrist or psychologist. (See note below)

7. To qualify as a disabled child, the child must meet one of the following criteria:

- Be receiving Social Security Disability (SSD) benefits.
- Child is certified disabled based on SSDI/SSI Criteria. This is done by the MRT in Harrisburg. That is why we need medical information. No disability decision is made at the county level. We authorize a medical evaluation if all verifications are received and eligibility established in all areas except medical determination. When the MRT reviews the child's case they use the exact same criteria as the Social Security Administration (SSA). MRT sends us certification or rejection of child's disability. If rejected we must send a notice to close.
- Child received SSD/SSI and was certified disabled. SSA terminated for reasons other than disability and if disability certificate is still valid we do not have to recertify.

NOTE: We are not requiring the parents to go to the Social Security Office to receive a denial letter unless their monthly income is under \$3000.00 per month. This is a change from our previous requirement to have parents obtain the letter from SSA before authorization. In some case we may require clients to apply for SSI if the income is between \$3000.00-\$5000.00. We make a referral to Social Security and the parents will be contacted by their representative.

### APPLICATION PROCESS

An interview is not required and everything can be done by phone or mail. If verifications are incomplete or missing the caseworker will contact the parents.

Cases are reviewed once a year and this can be conducted by mail and/or phone. The parents will be sent a form to update their child's case and must complete and return the form, along with any requested verifications.

### RETROACTIVE BENEFITS

The effective date of eligibility is the date the application is received and date stamped in our office. If a parent is requesting retroactive medical coverage for a previous medical expense in the three months prior to the effective date they must submit medical documentation that the disability existed during that period.

We cannot approve the retroactive period until the MRT certifies the child has met SSA disability criteria. We can authorize ongoing medical coverage with the MRT certification pending but we cannot authorize retroactive coverage.

### HMO ENROLLMENT

Children receiving MA will be enrolled in an HMO. There are 3 HMOs available to MA clients in Chester County. These HMOs provide benefits for the physical health of the child. Community Care Behavioral Health Plan manages all Behavioral Health.

## REAPPLICATION

Eligibility for a child receiving MA must be reviewed at yearly intervals. The new PA600-CH-L is being used along with a letter from the caseworker explaining the review process. Parental income must be reported at reapplication along with other information required by Act 7A.

## ACT 7A REQUIREMENTS

For the Department of Public Welfare to submit an annual report to the General Assembly as part of the requirements of Act 7A, the following information is needed from families applying for "MA for the Disabled Child":

1. Family size (parent's statement).
2. Household Income (parent's statement). We must have parents verify their income.
3. County of Residence (Parent's statement).
4. Length of Residence in PA (Parent's statement).
5. Third-party Insurance Information (insurance card needed).
6. Diagnosis.

## NOTE: DOCUMENTATION OF CHILD'S DISABILITY OR CONDITION

When applying for Medical Assistance under the disabled child ("loophole") provision, it is the parent or guardian's responsibility to assemble documentation of the child's disability or condition. It is not enough for a child to have a disability, a specific diagnosis, or an IEP in order to qualify for Medical Assistance under the disabled child (loophole) provision. The child's disability must meet a set of standards. The standards used are the Social Security childhood disability standards. The disability verification is sent to the Medical Review Team (MRT) to review for a disability determination.

It is necessary for the parents to provide documentation of nature, severity, frequency, and duration of the limitations in addition to the medical or psychiatric condition that causes the limitations (diagnosis). Important sources of documentation include the child's doctors, therapists, teachers, guidance counselors and school records. IEPs are not enough because they focus on the educational issues.

Psychologists who are certified by the PA Dept. of Education or licensed psychologists can both provide the necessary documentation for a disability determination for a child applying for Medical Assistance under the loophole provision.

When a child has a mental health issue the documentation provided must provide enough information to meet the Social Security childhood disability standards in the listing of impairments that apply to children with mental health or bio-neurological conditions.

The Social Security listing of impairments can be found at:

<http://www.ssa.gov/disability/professionals/bluebook/>

When the Medical Review Team (MRT) receives the documentation of the child's disability they will determine if the child is disabled. If they do not have enough information to show that the child meets the disability standard, they will not certify the child as disabled. More documentation will need to be provided.