

U.S. SENATOR BOB CASEY



RANKING MEMBER *Special Committee on Aging*

The Affordable Health Care for Children with Disabilities Act (S. 2067)

Why do we need the Affordable Health Care for Children with Disabilities Act?

The cost of health care and prescription drugs is on the rise for millions of Americans and too many families struggle to make ends meet even if they have insurance.¹ This challenge is well known by the millions of families raising a child with a disability that requires frequent doctor visits, long-term services and supports or expensive prescription drugs.² Whether a family must purchase increasingly expensive insulin to treat type 1 diabetes, buy a motorized wheelchair to provide mobility for their child with cerebral palsy or pay for frequent therapy treatments for a child with autism, cost should never be a barrier to meeting a child's medical needs.

Pennsylvania has taken steps to expand Medicaid to provide for the medical costs of thousands of children with disabilities. In Pennsylvania, children with disabilities who are 18 years of age or younger are provided an alternative Medicaid eligibility pathway known as PH-95.³ The PH-95 pathway applies to children who meet the Supplemental Security Income (SSI) disability criteria, but whose household income exceeds the SSI limits that would make them eligible for Medicaid health care coverage. Under PH-95, a child with a disability is treated as a family of one, and their parent or guardian's income is disregarded when determining Medicaid eligibility.⁴ Unlike other states with similar programs, Pennsylvania does not require that the child need an institutional level of care to be eligible. Families do not pay co-pays, participation fees or monthly premiums for this type of Medicaid coverage for a child with a disability and it can be used as the child's sole form of health insurance or to supplement other family health insurance that covers the child.

What will the Affordable Health Care for Children with Disabilities Act do?

The Affordable Health Care for Children with Disabilities Act would provide additional federal funding to states, through a 90 percent Federal Medical Assistance Percentage (FMAP), if they expand Medicaid coverage to children with disabilities, regardless of their parent or guardian's income, and regardless of their need of institutional level care. This legislation also will ensure states that already have taken this step are eligible to receive the additional funding. The Affordable Health Care for Children with Disabilities Act will help expand state Medicaid programs to ensure thousands of children with disabilities, including such conditions as diabetes, are able to access the care they need.

For more information or to cosponsor, please contact Josh Dubensky at josh_dubensky@aging.senate.gov.

¹ Helaine Olen, "Even the Insured Often Can't Afford Their Medical Bills," *The Atlantic*, (2017), (available at <https://www.theatlantic.com/business/archive/2017/06/medical-bills/530679/>)

² MaryBeth Musumeci and Priya Chidambaram, "Medicaid's Role for Children with Special Health Care Needs: A Look at Eligibility, Services, and Spending," Kaiser Family Foundation, (2019) (available at <https://www.kff.org/medicaid/issue-brief/medicaids-role-for-children-with-special-health-care-needs-a-look-at-eligibility-services-and-spending/>)

³ Pennsylvania Health Law Project, "Getting Medical Assistance for a Child with a Disability, Behavioral or Autism Spectrum Disorder under the PH-95 Category," (2019), (available at <http://www.phlp.org/wp-content/uploads/2019/04/PH-95-guide-Update-April-2019.pdf>)

⁴ Ibid.