

The Katie Beckett Program

FAMILY  VOICES *of Tennessee*

What is The Katie Beckett Program?

- The Katie Beckett program is a Medicaid waiver for children under the age of 18 with disabilities or complex medical needs.
- These children would otherwise not qualify for Medicaid because their parent's income and/or resources are over the allowable Medicaid limit.
- It helps pay for some of the care the child needs that private insurance does not cover.
- Care is provided in the child's home or community as long as it does not exceed the cost of institutional care.

3 Groups of the Katie Beckett Program

Part A – Qualify for institutional care, but want care in the home instead

- Tier 1
- Tier 2

Part B – At risk for institutional care

Part C – Losing Medicaid because their parents' income and/or resources have increased AND would qualify for Part A, but there are no open slots

Part A

- Full Medicaid (TennCare) coverage as secondary
- Up to \$15,000 Home and Community Based Service benefits

Part B

- Up to \$10,000 Home and Community Based Service benefits
- Families say Part B is most flexible

Important Differences Between Part A and Part B

- Part A slots are prioritized; Part B slots are first come, first served
- Children waiting for a Part A slot may be enrolled in Part B
 - Children may elect to stay in Part B, however they may be giving up their Part A waiting list slot
- Neither the HRA or Nontraditional Therapy/Item benefit is available in Part A
- A premium may be owed for Part A
- Part A comes with full Medicaid; Part B does not
 - Does require Medicaid providers
- Part A requires that you maintain child's primary insurance coverage
- \$15,000 vs \$10,000 in HCBS benefits
- Child's full primary premium is reimbursable in Part B; only a portion is offset in Part A

Part C

- Full Medicaid (TennCare) coverage

Part A Premiums

Household Income (MAGI)	Premium % of income for a household size of two	Monthly Premium
> 150% - 250% FPL	1.5%	\$25
> 250% - 300% FPL	2.5%	\$75
> 300% - 400% FPL	3%	\$125
> 400% - 500 % FPL	4%	\$225
> 500% FPL – No limit	5%	\$350 + \$70 for every 100% above 500% FPL

Important Notes on Part A Premiums

- Part A premiums will be reduced by the cost of the eligible child's portion of the family's monthly private premiums.
 - To determine child's portion, divide the total premium by number of persons covered
- If the total amount of the eligible child's portion of the family's private premium is more than the eligible child's monthly Part A premium, the child will not have Part A premium obligations.
- If a parent is required to buy health insurance for themselves for the child to be covered, then the parent's portion of the private insurance is included in the child's portion of private insurance.

Part A Premiums

- Suspension: After at least 10 days advance notice and 30 days after the premium was due, individuals who fail to make a premium payment will have benefits suspended.
- Termination: After 10 days advance notice and 60 days after the premium was due, individuals who fail to make a premium payment may be disenrolled.
- Re-enrollment: An individual may re-apply for Part A coverage at any time. However, any previously owed premiums must be repaid in full before he/she can re-enroll.

HOME and COMMUNITY BASED SERVICES

Part A

- Person-Centered Support Plan - PCSP approved by MCO
 - Nurse Case Manager
- Up to \$15,000 benefits

Part B

- Individual Support Plan - ISP approved by DIDD
 - Case Manager
- Up to \$10,000 benefits

HCBS

Assistive Technology, Adaptive Equipment and Supplies

Supportive Home Care/Personal Assistance

Respite

Community Transportation

Minor Home Modifications

Community Integration Support Services

More

Medically Necessary

The services, including type, amount, frequency and duration, must:

- Be of direct therapeutic or ameliorative benefit.
- Support the child's full integration and participation in the community.
- Help prepare the child for transition to employment and community living.
- Support and sustain the family's ability to meet the child's support needs and reduce or prevent the risk of out-of-home placement.
- Be the most cost-effective way of safely and effectively meeting the child's needs in the home and community setting.
- Not supplant assistance that family members, friends, or others are able and willing to provide or that is available through other paid or unpaid supports.

HRA by PayFlex

- The most popular Part B benefit
- Based on IRS publication 502 and medical necessity
- Documentation heavy
- Mostly reimbursement
 - Debit card works at limited point of sale machines
 - Only those coded as medical, dental, vision; Rx coming soon
 - Requires uploading of verification

Options within HCBS

Respite	Consumer Direction	\$3.34 per ¼ hour = \$13.36	Up to 8 hours
	Traditional Agency	\$4.03 per ¼ hour = \$16.12	Up to 8 hours
	Traditional Agency	\$128.70	8 - 16 hours
	Traditional Agency	\$218.29	16 - 24 hours
	HRA	Set by family	Set by family
Supportive Home Care	Consumer Direction	\$4.17 per ¼ hour = \$16.68	
	HRA	Set by family	Set by family

Program Changes Based on Family Feedback

Feeding therapy added to eligibility criteria

Therapy frequency in level of care criteria edited to reflect issues families face with access (i.e. deficits in provider network, disruptions due to COVID-19, funding restrictions)

KB Family Stakeholders from Statewide Policy and Planning Council-SPPC and Developmental Disabilities Policy and Planning Council-DDPPC invited to join the Technical Advisory Group - TAG

Improvements Since Launch

- Turn-around time from application to approval significantly reduced
- Glitches and errors in online application significantly reduced
- Plain language materials

Further Opportunities for Improvement

- Allow children with CoverKids to enroll in Part B
- Make HRA and Nontraditional Therapy/Item an eligible benefit for children enrolled in Part A
- Create how to submit HRA claims manual/tipsheets

Family to Family Support

Katie Beckett Community of Support



- Lived experience
- Emotional support
- Real time recommendations

<https://www.facebook.com/groups/katiebeckettTN>

Connect with us

www.familyvoicestn.org

on Facebook: @FamilyVoicesofTN

on Instagram: @familyvoicestn

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