



## **Information for Families**

### **Regarding Regional Center Payment of Health Insurance Deductibles, Co-Pays and Co-Insurance Effective July 1, 2013**

The Fiscal Year 2013-2014 California State Budget includes new Trailer Bill Language (TBL) [*Welfare and Institutions Code Section 4659.1*] that may impact some families who have been receiving assistance from Tri-Counties Regional Center (TCRC) for private health insurance deductibles, co-payments, and co-insurance for behavioral services. TCRC did not support these changes; however, the State Legislature and Governor approved them and now these changes are in state law. We are waiting for more information from the Department of Developmental Services (DDS) regarding how regional centers are to implement these new statutes.

It is our understanding that the TBL:

1. Prohibits all Regional Centers (including TCRC) from paying any family's private health insurance deductible costs; and,
2. Allows RCs to pay for co-payments and co-insurance for persons served if certain conditions are met (Note: this is for any IPP/IFSP service covered by health insurance, not just behavior services).
  - If the family's, or adult person served's, annual gross income is less than 400% of the federal poverty level (FPL).
  - If payment is necessary to ensure the person served receives the service.
  - There is no other third party having liability for the cost of the service or support.
  - The family or adult person served must self-certify their income by providing certain documentation, such as the prior year's State income tax return.
  - If there is an "extraordinary event," a "catastrophic loss," or "significant unreimbursed medical costs" for the person served or another TCRC person served in the family, TCRC may by exception pay the co-payments and co-insurance for families and adults whose gross income is greater than 400% of the FPL.

If you or your family member are currently receiving assistance from TCRC for deductibles, co-pays, or co-insurance, TCRC will send a 30 day notice of action to you or your family member before any funding would end. These letters are being finalized and are expected to be mailed the week of July 15<sup>th</sup>. Your Service Coordinator will also contact you or your family member to set up a Planning Team meeting either in person or by phone to review and discuss any amendments to the IPP. As more information becomes available, TCRC will be posting this on its website and will be contacting families directly regarding any changes to services.

The exact language of the 2013 Trailer Bill related to CA Department of Developmental Services and Regional Centers can be read at the link below:

[http://www.leginfo.ca.gov/pub/13-14/bill/asm/ab\\_0051-0100/ab\\_89\\_bill\\_20130611\\_amended\\_sen\\_v98.pdf](http://www.leginfo.ca.gov/pub/13-14/bill/asm/ab_0051-0100/ab_89_bill_20130611_amended_sen_v98.pdf)

The specifics related to insurance can be found in *Welfare & Institutions Code, Section 7, 4659.1*, page 22.



## Tri-Counties Regional Center

To learn more about the upcoming new Health Insurance Plans and Rates available through the new Affordable Care Act, known as “Covered California,” visit [www.coveredca.com](http://www.coveredca.com)

If your family has health insurance through Healthy Families in **Ventura County**, your insurance transitions to Medi-Cal on August 1st. Rainbow Connection will be hosting informational meetings about the transition. Contact Rainbow for locations, dates and times at [rainbow@tri-counties.org](mailto:rainbow@tri-counties.org)

Additional information on the Federal Poverty Level Income and Family Cost Participation Guidelines used to determine the 400% level can be found at:  
[http://www.dds.ca.gov/fcpp/docs/BestTranslations\\_Pamphlet.pdf](http://www.dds.ca.gov/fcpp/docs/BestTranslations_Pamphlet.pdf)