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center

# topic facts

## Health Care Programs in Vermont for Children and Youth

*Access to good health care is very important for youth moving from high school to adult life.*

*Vermont health care programs can provide a variety of benefits to youth in transition.*

When looking at public health care programs, families need to know that age is a key factor in determining a young adult's eligibility. Other eligibility factors include living arrangements, school attendance, income, and resources. It's important to know that your son or daughter may be eligible for health care benefits even if he or she is working. Listed below are several health care programs currently available to youth in Vermont.

### *Dr. Dynasaur*

For children and teens under 18, Dr. Dynasaur has broad income guidelines designed to cover as many families as possible. Your son or daughter may qualify for Dr. Dynasaur even if he or she has other health insurance. Benefits provided through Dr. Dynasaur include doctor visits, prescriptions, dental care, hospital care, occupational therapy, physical and speech therapy, vision care, immunizations, mental health care, and more.

There is no resource test for Dr. Dynasaur, and current guidelines allow your family to have income up to 300% of the federal poverty level. Your child's earned income is not counted if he or she is a fulltime student. Depending on household income, you will be charged a Dr. Dynasaur program fee.

### *Medicaid*

Medicaid is a federal and state health insurance program based on financial need. It's available to people on a limited income or to those with disabilities. Medicaid helps cover health care costs, such as doctor visits, prescriptions, hospital care (including emergency care), tests, x-rays, family planning, mental health services, substance abuse services, home health care, dental care, eye care, occupational therapy, and physical and speech therapy.

There are other important facts about Medicaid you should know.



To order copies of this fact sheet, or to learn more about VPIC's materials and services, contact the Vermont Parent Information Center (VPIC)

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- If your son receives Supplemental Security Income (SSI), he is automatically eligible for Medicaid.
- Medicaid defines any youth under the age of 21 as a child.
- In determining eligibility for your child under the age of 21 living at home, Medicaid will consider your income and resources, unless your child meets Social Security Disability Income (SSDI) criteria.
- If your daughter receives other health insurance, she may still receive Medicaid.

#### **Vermont Health Access Plan (VHAP)**

The Vermont Health Access Plan is an insurance program for adults, 18 and older, who don't have health insurance and who don't qualify for Medicaid or Medicare. VHAP health care coverage includes doctor visits, prescriptions, hospital care (including emergency care), tests, x-rays, family planning, mental health services, substance abuse services, and home health care.

Some benefits aren't available until your son or daughter is enrolled in a managed care plan. There is no resource test for VHAP, and a household can have income up to 150% of the federal poverty level to qualify. In addition,

- anyone who drops other health insurance coverage may be ineligible for VHAP for 12 months.
- children under 21 living with parents must be included in their parents' household for VHAP eligibility.
- the earned income of a fulltime student under the age of 19 isn't counted.
- college students under the age of 23, attending school at least half-time, are not eligible for VHAP if insurance coverage is available through the college.
- for all other college students, there are some additional factors that must be met to qualify.

- program fees and co-payments may apply, depending on household income.

#### **Vermont Health Access Plan-Pharmacy and VScript**

The VHAP Pharmacy program helps pay for drugs for short-term and long-term medical problems. Individuals pay only a few dollars for each prescription. Eyeglasses and related eye exams are also covered. To be eligible, your son or daughter must be a low to middle-income Vermonter who doesn't have health insurance that covers prescriptions and meets Social Security Disability criteria.

VScript helps pay for drugs for long-term medical problems. The amount to pay varies, depending on your son's or daughter's income.

#### **To apply or for more information**

The Vermont Department for Children and Family Services (DCFS) administers all of the above health care programs. Program eligibility may be determined in the central office of the Health Access Eligibility Unit or the local DCFS district office. It's important to read and respond to letters the DCFS Office sends about health care benefits.

Eligibility reviews are done periodically. Remember to keep DCFS informed about your young adult's circumstances so the agency can accurately determine eligibility.

For applications and more information about health care programs, contact your local DCFS office or call Health Access Member Services at 1-800-250-8427.

VocRehab benefits counselors are also available to help families with questions about health care and other benefits. To find the benefits counselor in your area, call 1-800-361-1239 or visit their web site at [www.VWII.org](http://www.VWII.org).