

Navigating Insurance and Your Rights for Catheters and Equipment

SBANT Education Day

February 28, 2026

SCOTTISH RITE



How to get Health Insurance



- Government plans such as Medicaid and Medicare
- Employer or spouse's employer-based plan
- A parent's plan until age 26 (sometimes after 26 for a person with a disability)
- Health Insurance Marketplace
- Purchase from an insurance company or through an agent
- Some colleges offer student health plans



SSI (Supplemental Security Income)



www.ssa.gov

- SSI provides monthly payments to people with disabilities and older adults who have little or no income or resources.
- Eligibility is based on:
 - Income
 - Resources
 - Disability or age
 - Additional qualifications for noncitizens
- Apply:
 - Online www.ssa.gov/ssi/start.html
 - Call 1-800-772-1213 to schedule an appointment
- The Social Security Administration will notify the state of Texas. Recipients will be mailed a Medicaid card.
- Call the Texas Enrollment Broker Helpline at 1-800-964-2777 to confirm or change your plan.



Medicaid Waivers

- Medicaid waivers “waive” some typical Medicaid requirements.
- Medicaid waivers provide regular Medicaid services plus additional benefits. Each waiver offers different benefits and has different annual budget limits.
- You can be on the interest list for multiple waivers but only enrolled in one waiver at a time.
- Some interest lists can be many years long.
- Waivers include:
 - Community Living Assistance and Support Services(CLASS)
 - Provides home and community-based services to people with a related conditions
 - Call 877-438-5658 to be placed on the CLASS interest list
 - STAR+PLUS HCBS
 - Allows people who would require nursing home or other institutionalized care to receive long-term service and supports in the community
 - Contact your STAR+PLUS service coordinator to ask about this waiver
 - HCS (Home and Community-Based Services)
 - Provides services and supports to people with an intellectual disability or a related condition in their own home or other community setting
 - Call your local intellectual and disability authority (LIDDA) to be placed on the HCS interest list www.apps.hhs.texas.gov/contact/la.cfm
 - Texas Home Living (TxHmL)
 - Offers services and supports to people with an intellectual disability or a related condition who live with family or in their own home
 - Call your local LIDDA to be placed on the TxHmL interest list www.apps.hhs.texas.gov/contact/la.cfm



Medicaid Buy-In (MBI)

- Program offers low-cost Medicaid to adults who have disabilities and work.
- Eligibility is based on:
 - Disability
 - Income and assets
 - Must live and work in Texas
 - Where you live (cannot live full-time in a state institution or nursing home)
- Apply:
 - Online <https://yourtexasbenefits.com/Learn/Home>
 - Visit local HHSC office <https://yourtexasbenefits.com/Screening/FindanOffice>
 - Call 2-1-1
- Monthly payment for Medicaid Buy-In is based on income.



Commercial Coverage

- Individual Plans-Insurance you buy directly from an insurance company or the health insurance marketplace.
 - Open enrollment (the time of year you can enroll in a plan) is November 1-December 15.
- Group Plans-Insurance you get through your job or as a member of a group (such as student health plans).
 - Not all jobs offer health insurance.
 - Enrollment periods vary by group.



Health Insurance Marketplace

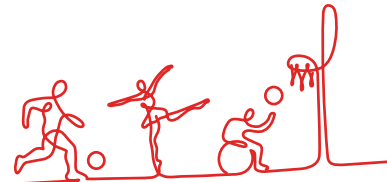


- Visit the health insurance marketplace online www.healthcare.gov or call 1-800-318-2596.
- To be eligible to buy coverage through the health insurance marketplace, you must:
 - Live in the United States
 - Be a United States citizen or national, or lawfully-present non-citizen
 - Not have Medicare coverage
- A life change may qualify you for a special enrollment period.
- You may qualify for a premium tax credit based on your income. The tax credit can be used to pay your plan's premium.



Words to Know

- **Premium**-The monthly fee for your coverage.
- **Deductible**-The amount of money you must pay before your plan pays. Deductibles must be met each year. Not all plans have deductibles.
- **Copayment**-A fee you must pay every time you get a service covered by your plan. Different services usually have different copay amounts (for example, seeing a PCP vs. seeing a specialist vs. going to the ER).
- **Coinsurance**-A fee (often a %) you must pay for a covered service once you have met the deductible. Not all plans require coinsurance.
- **Out-of-pocket maximum**-The yearly limit you will pay for covered health expenses. It does not include monthly premiums.
- **Network**-The providers your health plan has contracted with to provide services.
- **Formulary**-A list of medications covered by your health plan.



Insurance-Your Rights

- You cannot be denied coverage or charged more due to a pre-existing condition or disability.
- Preventative services are 100% covered when you go to an in-network provider.
- Insurance companies cannot set an annual or lifetime dollar limit on essential health benefits.
- Plans must have an adequate network of providers.
- You have the right to appeal if your plan denies a claim or cancels coverage.



Resources for Help

- **Aging and Disability Resource Centers (ADRCs)**

- ADRCs provide information and referral and access to long-term services and supports (LTSS).
- Call 1-855-937-2372 to be connected to your local ADRC.

- **Ticket to Work**

- Ticket to Work is a free program for people ages 18-64 who receive Social Security disability benefits and want to work.
- Visit <https://choosework.ssa.gov/> or call 1-866-968-7842.
- View Social Security booklet “Working While Disabled: How We Can Help” <https://www.ssa.gov/pubs/EN-05-10095.pdf>

- **Texas Department of Insurance (TDI)**

- Visit www.tdi.texas.gov for tip sheets, videos, and guides about finding and using a commercial health plan.
- Call 1-800-252-3439 to get help with an insurance question.

- **Texas Enrollment Broker Helpline**

- Call the Texas Enrollment Broker Helpline at 1-800-964-2777 to confirm your Medicaid plan or change your MCO.



Other Options for Medical Care

- County Indigent Health Care Program
 - Must live in Texas
 - Have an income at or below 21% of federal poverty guidelines
 - Have resources less than \$2,000
 - Not be eligible for Medicaid
 - Contact 512-438-2350 to get information about your county program
- Federally Qualified Health Centers (FQHCs)
 - Visit www.findahealthcenter.hrsa.gov to find the closest FQHC
- Non-profit and community clinics



Choosing a supply vendor

- Ask your doctor
- Search your plan's provider directory
 - Some plans offer Nurse Navigators, Service Coordinators, or Case Managers that can help with identifying an in-network provider.
 - Some plans may have a list of "Preferred" vendors or very limited options.
- Ask your support community – personal recommendations are the best!
- Patient care programs (Convatec Me+, Coloplast Care, etc.)
 - If you are part of a care program through a manufacturer they can help you find an in-network vendor.



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Members: We're here to help. Check benefits, view claims, find a doctor, ask a question and more.

Web: myuhc.com

Phone: 888-331-3408

Providers: 877-842-3210 or UHCprovider.com

Medical Claims: PO Box 30555, Salt Lake City UT 84130-0555

W500

Pharmacists: 888-290-5416

Pharmacy Claims: OptumRx PO Box 650540 Dallas, TX 75265-0540



Medical Supplies – Patient Rights

- You have the right to choose your vendor.
 - Your doctor cannot dictate what company you use. The manufacturer of the product cannot force you to use their affiliated DME company.
 - You can ask your doctor to provide you a written prescription without listing a vendor.
- You have the right to change your vendor at any time – for any reason.
- You have the right to request a specific product – make sure your prescription has the specific product/brand you want.
- You can request an estimate from the vendor or ask if there are cheaper alternatives (uncoated vs. hydrophilic).



Medical Supplies– Patient Responsibilities

- It is important to establish care with a PCP and keep regularly scheduled appointments with your providers.
 - If your specialist is unable to manage your supplies, this duty will fall to your PCP.
 - Some plans (ie: Medicaid) require a face-to-face visit within 6 months of any equipment/supply order. Missing follow up appointments could delay the shipment of your supplies.
- Know your stuff – keep this info in a safe place.
 - Supplies - Best practice is to have a copy of your prescription.
 - Vendor– Save the customer service number in your phone.
 - Insurance – Always have a copy of your card.
 - Provider – Know which doctor prescribes your supplies.
- Notify your vendor ASAP if you lose or change your insurance coverage.
 - You may qualify for COBRA, a special enrollment period, or other programs.
 - Ask your vendor if they have a financial assistance/hardship program for help with copays.



Vendor Selection – Patient Responsibilities

- Questions to ask
 - Does the vendor carry all the supplies needed, or will orders need to be split between vendors?
 - Not all vendors carry the same types or brands of supplies.
 - If you have a brand preference, have the prescription written for the specific item you want.
 - How do you request your supplies every month?
 - Do they have an app or online option?
 - Do you have to call every month or will they ship automatically?
 - Does the vendor have staff or interpreters who speak your preferred language?
 - Will there be any out-of-pocket costs?
 - Deductibles may impact the cost of supplies.
 - Commercial plans may have copays or coinsurance.
 - Do they charge shipping/delivery fees?



Self Pay Options

- Online Stores
 - Do not require insurance
 - Prescription is required for some stores, even if not using insurance
 - You may be able to use FSA/HSA funds to purchase supplies not covered by insurance
 - Many offer discounts for setting up subscriptions
 - Offer lower prices for buying in bulk



No Prescription
Required



Community Resources



- Charitable organizations may have supply closets or connect you with resources to help on a temporary basis:

- Spina Bifida Association Chapters
- Neuro Assistance Foundation
- Centers for Independent Living
- Aging and Disability Resource Center
- Scottish Rite for Children Family Resource Center



- Ask your doctor's office if they have samples or extra supplies.
- If you receive help through the County Indigent Health Program, ask if they assist with supplies.
- Washing/Reusing uncoated catheters.



Thank You

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