

## ***PURCHASE OF SERVICE STANDARD FOR THE SAN DIEGO REGIONAL CENTER***

### **Insurance copayments, coinsurance and deductibles**

When necessary to ensure that a client receives a service or support, the San Diego Regional Center may pay any applicable copayment, coinsurance or deductible associated with a service or support provided by a health care service plan or health insurance policy of the client's parent, guardian, or caregiver. The service or support must be related to the client's developmental disability or developmental delay and it must be identified in the client's individual program plan (IPP) or individualized family service plan (IFSP).

### **Criteria**

In accordance with Section 4659.1 of the Welfare and Institutions Code, the San Diego Regional Center may pay any applicable copayment, coinsurance or deductible if all of the following conditions are met:

- (1) The client is covered by his or her parent's, guardian's, or caregiver's health care service plan or health insurance policy;
- (2) The family has an annual gross income that does not exceed 400 percent of the federal poverty level;
- (3) There is no other third party having liability for the cost of the service or support, as provided in subdivision (a) of Section 4659 and Article 2.6 (commencing with Section 4659.10) of the Welfare and Institutions Code;
- (4) The parent, guardian, or conservator of the client submits an application for payment and certifies the family's gross annual income by providing copies of W-2 Wage Earners Statements, payroll stubs, a copy of the prior year's state income tax return, or other documents and proof of other income;
- (5) The parent, guardian, or conservator agrees to notify the San Diego Regional Center when a change in income occurs that would result in a change in eligibility for coverage of the health care service plan or health insurance policy copayment, coinsurance or deductible; and,
- (6) The parent, guardian, or conservator agrees that payment will be made directly to the provider of the service or support.

For clients 18 years of age or older that are the insurance policy holders, or identified in policies held by others, the San Diego Regional Center may pay any applicable copayment, coinsurance or deductible if all of the following conditions are met:

- (1) The client has an annual gross income that does not exceed 400 percent of the federal poverty level;
- (2) There is no other third party having liability for the cost of the service or support, as provided in subdivision (a) of Section 4659 and Article 2.6 (commencing with Section 4659.10) of the Welfare and Institutions Code;
- (3) The client submits an application for payment and certifies her or his gross annual income by providing copies of W-2 Wage Earners Statements, payroll stubs, a copy of the prior year's state income tax return, or other documents and proof of other income;
- (4) The client agrees to notify the San Diego Regional Center when a change in income occurs that would result in a change in eligibility for coverage of the health care service plan or health insurance policy copayment, coinsurance or deductible; and,
- (5) The client agrees that payment will be made directly to the provider of the service or support.

The San Diego Regional Center may pay a copayment, coinsurance or deductible associated with the health care service plan or health insurance policy for a service or support in the IPP or IFSP if the family's or client's income exceeds 400 percent of the federal poverty level, the service or support is necessary to successfully maintain the child at home or the adult client in the least-restrictive setting, and the parents or client demonstrate one or more of the following:

(1) The existence of an extraordinary event that impacts the ability of the parent, guardian, or caregiver to meet the care and supervision needs of the child or impacts the ability of the parent, guardian, or caregiver, or adult client with a health care service plan or health insurance policy, to pay the copayment, coinsurance or deductible. For purposes of this paragraph, extraordinary events may include, but are not limited to, bankruptcy, loss of employment of one or more of the household's primary wage earners, death of an immediate family member; or,

(2) The existence of catastrophic loss that temporarily limits the ability to pay of the parent, guardian, or caregiver, or adult client with a health care service plan or health insurance policy, to pay a copayment, coinsurance or deductible, and creates a direct economic impact on the family or adult client. For purposes of this paragraph, catastrophic loss may include, but is not limited to, natural disasters and accidents involving major injuries to an immediate family member; or,

(3) Significant unreimbursed medical costs associated with the care of the client or another child who is also a regional center client.

In addition to the certification of gross annual income, the client, parent, guardian, or caregiver must submit written verification documenting the extraordinary event, catastrophic loss, or significant unreimbursed medical costs. Within 15 working days of receipt of the documentation, the decision to grant or deny payment of copayment, coinsurance or deductible will be made by the San Diego Regional Center Executive Director or the Executive Director's designee. If the decision is to deny the request, the client, parent, guardian, or caregiver will be notified via Notice of Proposed Action, DS form #1803.

If the San Diego Regional Center agrees to cover copayment, coinsurance or deductible because of an extraordinary event, catastrophic loss, or significant unreimbursed medical costs, the parent, guardian, conservator or client, as applicable will meet the following conditions:

(1) Notify the San Diego Regional Center when a change in income or circumstance occurs that would result in a change in eligibility for coverage of the health care service plan or health insurance policy copayment, coinsurance or deductible; and,

(2) Agree that payment will be made directly to the provider of the service or support.

Approved by the SDICDSI Board of Directors on December 9, 2014.