

Free Health Insurance for Former Foster Youth Ages 18-25
Former Foster Care Children's (FFCC) Program and
Medicaid for Transitioning Foster Care Youth (MTFCY)
August 2014 version

IMPORTANT INFORMATION- As of January 22, 2014, insurance for former foster youth has changed. Many more young adults who aged out of foster care are now covered by the new insurance program. Because the program is new, please keep checking texasfosteryouth.org/medical-issues-and-health-insurance for updates.

Please read the following information carefully.

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When you are in foster care, your medical care is covered by an insurance program called Star Health-Medicaid. It is a special type of Medicaid for those in foster care. When you age out of foster care you will have to pay for your own medical care, which

is very expensive, unless you have insurance. There are two types of special insurance programs for those that have aged out of foster care in Texas.

Former Foster Care Children's Program

What is the Former Foster Care Children's (FFCC) Program?

It is a special Medicaid health insurance program for aged out foster youth.

Who qualifies for FFCC?

- anyone who has aged out of foster care or the Unaccompanied Refugee Minor Resettlement Program in the state of Texas at age 18 or older;
- are ages 18 up to 26;
- received federally funded Medicaid when they aged out of foster care; and
- meet all other Medicaid eligibility criteria such as U.S citizenship, alien status, and residence. You will qualify under Star Health until age 21. Once you turn age 21, you must have had your legal immigration status for at least five years to qualify for FFCC.

NOTE: This Program has **NO** income, asset, or educational requirements. If you qualify for the FFCC program, you do not need to purchase insurance from the [health care exchange](#) or obtain it from your employer.

What are the FFCC insurance programs called?

The FFCC program has services split into two groups based on age.

- STAR *Health* is available for aged out foster youth between the ages of 18-20 but they can switch to STAR. Details of this plan can be found at: www.dfps.state.tx.us/Child_Protection/Medical_Services/guide-star.asp. Star Health is the same program that covers foster youth. If you are in Star Health, you can use the Superior Health plan.
- Aged out foster youth between 21 and the end of the month of their 26th birthday may choose a STAR plan of their choice. (**NOTE-** Star is a different program than Star Health.) Details of these plans are available at: www.hhsc.state.tx.us/medicaid/managed-care/star/client-information.shtml.

When you are in Star, you get to select which health plan you will use.

- If you do not get a list of plans to choose from when you are accepted- go to the above link and then call 1-800-964-2777 to choose your plan.

How do I get on FFCC?

Don't call 2-1-1- Although you can call 2-1-1 to apply for FFCC, at this time we recommend either applying online or by filling out one of the forms available as 2-1-1 staff have not been adequately trained on the program and have been giving former foster youth incorrect information.

Apply Online- To apply online, go to www.yourtexasbenefits.com and select Apply. You will need to set up an account if you have not done so already. Once the form is complete, you will be able to electronically sign it and send it in. There will be two sections where you will be asked to “Pick the programs you want to apply for.” Under “Health-care benefits” select “Person who: (1) is age 25 or younger, and (2) was age 18 or older when they were in foster care or the Unaccompanied Refugee Minor’s Resettlement Program.”

Print out and mail in your application- You also have the choice to print and mail in the applications. There are two different forms. Use the [form H1205](#) if you are only applying for Medicaid and the [form H1010](#) if you would like to apply for SNAP (Food Stamps) as well as Medicaid. In Form H1205 check yes for question 17- *Were you in foster care at age 18 or older?* On form H1010, check yes and write your name in for question 4- *Was anyone in foster care when they were age 18 or older?* You will need to print the form, sign and date pages 1 and 18, and gather any other documents listed at the beginning of the forms. Then either mail to: HHSC, PO Box 14600, Midland, TX 79711-4600; fax to: 877-447-2839; or take to the closest Texas Benefits office which you can find by calling 2-1-1. If you can’t print out the application, you can call 2-1-1 and ask them to send you [form H1205](#) or [form H1010](#) so you can fill it out; if the agent at 2-1-1 tells you that you won’t qualify, ask for and write down their agent id and insist they send you the form.

Leaving Foster Care- When you leave foster care, you should automatically be referred to the state agency that hands the Medicaid programs for aged out foster youth. It is very important that you let your caseworker know ahead of time that you plan to leave and you give them an address where you can get mail so you will get notices about the Medicaid programs. If you don’t get your card or notices within a month of leaving care, you should call your caseworker and PAL worker. You can also apply directly.

Already on existing Medicaid programs for aged out foster youth- Those who are currently on Medicaid for Transitioning Foster care Youth- MTFCY (see below) or Former Foster Care in Higher Education Program- FFCHE (a former Medicaid no longer available) will receive information about transitioning to FFCC and the Star Medicaid program a few months before turning 21 years old. It is important to keep your address up-to-date with Medicaid and be prepared to complete and return and paperwork and take steps to select your managed care program. For information about updating your address, see Medicaid Address Update at texasfosteryouth.org/legal-resources.

Medicaid for Transitioning Foster Care Youth (MTFCY)

What is Medicaid for Transitioning Foster Care Youth (MTFCY) for foster youth?

MTFCY is a health care/health insurance plan for youth transitioning out of foster care up until the age of 21. Prior to January 2014 it covered all aged out foster Youth. Now it is the program that covers aged out foster youth who are not eligible for FFCC.

What if I do not qualify for FFCC because I was not receiving Medicaid at the time I aged out of foster care?

If you are under 21 years of age and meet the citizenship/ immigration status requirements, you will still qualify for insurance for former foster youth, Medicaid for Transitioning Foster Care Youth (MTFCY), as long as you meet the income requirements which are much higher than the income requirements for other Medicaid programs. For a family of one, the income limit is \$3,955 per month; for each additional person, add \$1,384.

Additional Questions

What if I'm not sure if I was in foster care when I was 18 or older?

If you were in foster care the day you turned 18, even if you left your placement that day, then you were in foster care when you were 18 or older. If you were considered to have aged out, had a PAL worker and after care manager, if you received financial assistance such as Transitional Living Allowance or After Care Room and Board, then you were in foster care when you were 18 or older. If you were living with a relative or in a non-authorized placement but CPS was still monitoring you, then you probably are eligible. You can contact the [Texas Foster Youth Justice Project](#) (see below) for more help in figuring out if you were in foster care when you were 18 or older.

What if I was on Former Foster Care in Higher Education (FFCHE) Program?

Those who were still receiving FFCHE as of December 2013 should have been automatically transferred to FFCC as of January 1, 2014. Individuals who are not eligible for FFCC but are still on FFCHE may still receive it until their 23rd birthday or until eligibility requirements are no longer met. You must be 21 or 22 years old, taking a higher education class (College, Community College, Junior College, Technical Institute, or University but not trade school), not receiving adequate health coverage as defined by Health and Human Services, a Texas resident, a US citizen or legal immigrant, have less than \$10,000 in things you own, and meet income eligibility.

What if I need help applying?

You will need to fill out a Case Information Release [form H1826](#). This will give consent to someone you want to assist you to have 2-1-1 discuss your case with that individual.

If you are still having issues and need assistance, you can contact the Texas Foster Youth Justice Project at 877-313-3688.

How do I Show the Doctor I Have Medicaid?

You will have a Medicaid identification card and a card from your health plan (Superior if you are on Star Health and the provider you chose if you are on Stare) that identifies your Primary Care Physician. You need to take these to show the doctor. It is important to update your address so you get your mail and get any cards or other information.

- If you didn't receive your Medicaid identification card or lose it, you need to go to your local Texas Department of Human Services office with identification to request a card and update your address if necessary.

How do I Change My Address/Update Information?

- Call 2-1-1. See the [MEDICAID ADDRESS UPDATE](#) at texasfosteryouth.org in the **Resources section**. If they don't help you at 2-1-1, you can try calling 1-512-908-9612 between 8 a.m. and 5 p.m. Central time.
- If there is something that can't be resolved by calling 2-1-1 or talking to the people with the Texas Health and Human Services Commission through the 2-1-1 system, have your PAL worker or CPS caseworker email cbs_ffche-mtfcy@hhsc.state.tx.us.
- It is important to immediately update your address with Medicaid with any changes; if the card is returned, you may be taken off of the health plan and will then need to return a renewal application.
- You must qualify for Medicaid and complete a renewal application every year after leaving foster care to continue having the coverage. Don't ignore those forms! Update your address so you get the forms!
- Also, call your insurance plan whenever you move so they can help you obtain a new doctor/dentist/therapist/psychiatrist (as needed) in your new location. If you are on Star Health, call the Star Health line (866-912-6283). If you are on Star, call the plan you chose.

How do I Find a Doctor if I am on Star Health?

- **Note:** if you are on Star, you need to check the web site of the plan you chose. If you are on Star Health/ Superior, see below.
- Click on link to see a list of [Health Care Providers](#) and then select region you live in located at the right of the page.
 - <http://www.fostercaretx.com/find-a-provider/>
- You can call the Star Health line (866-912-6283) to get more information on providers in your area.
- You need to check with a provider and make sure they really take Star Health. Sometimes they no longer take it or don't provide the services Star Health says they do.

- When asking a provider if they accept STAR Health, be sure to use the words “STAR Health” and ask about the foster care health insurance. Asking if they receive “STAR” or “Superior” means something different to providers and you might not receive the correct answer.
- It can be difficult to find a provider that takes Star Health because there is a shortage of many types of providers in many areas of the state. You should start looking for a provider long before you need to see doctor. If you know you will be moving to a new area, start looking as soon as you know you will move. If you can’t find one, ask Star Health for a **SERVICE MANAGER** in the Foster Care department.

How do I Find a Doctor if I am on another Star Medicaid plan?

You should be provided a medical card from your Health Plan Provider. There should be a number on the back that you can call and they will provide you with some doctors in your area. Another option to finding a doctor with the plans provided is to do a google search. An example is if you have Sendero Health Plans- do a search for: Sendero Health Plans providers. This first link is to www.senderohealth.com/find_doctor. This should work with most health plans.

What if I Need Help with Transportation to get to a Doctor’s Appointment?

Medicaid has a transportation assistance program for all plans. You must make arrangements 5 days in advance for gas reimbursement and 2 days in advance for transportation assistance. Call 1-855-687-4786 (Houston/Beaumont area), 1-855-687-3255 (Dallas/Fort Worth area), or 1-877-633-8747 (all other areas) to make arrangements. Don’t wait until the last minute to try to figure out how you will get to your appointment.

- You can get reimbursement for gas.
 - Must be pre-approved.
 - Driver (it can be someone other than yourself including a relative, neighbor or a friend) must fill out an Individual Driver Registration form (Form 3101) and have a current driver’s license, license plates, inspection sticker, and car insurance.
 - Only works if person driving is using a personal car; cannot be a car owned by a non-profit organization, doctor’s office, service organization or association.
 - Call the Medical Transportation Program at 1-877-633-8747 to get preapproval and to get Form 3101.
- Other forms of transportation
 - If near a bus line, you may have a bus ticket issued to you unless you have a car or live with your foster parents who have a vehicle.
 - You can also get a contractor ride where someone will come and pick you up when public transportation is not available.

Call the Medical Transportation Program at 1-877-633-8747 to get information on having a bus ticket sent to you or getting a contractor ride

What if I was a foster youth from another state than Texas or I was a foster youth in Texas but moved to another state?

Individuals who have aged out of foster care and have moved to a state other than Texas and those that aged out of foster care from another state from Texas are currently not eligible for Texas' FFCC program, but that could change in 2015. If you have aged out of foster care from another state should check out what benefits are available from that state. If you have aged out in Texas and live in another state, you should check out what benefits are available in the state you are in. Some states have more coverage for former foster youth. You can visit <http://www.nrcyd.ou.edu/> or <https://www.childwelfare.gov/fostercaremonth/more/contacts/>, select the state and contact the coordinator for that state. You can also consider other health insurance options discussed in [What if I don't want either one of these insurances or it turns out I don't qualify?](#)

What if I don't want either one of these insurances or it turns out I don't qualify?

You can purchase insurance from the [health care exchange](#) and you may qualify for some of the cost to be paid by the government.

You may also qualify for Medicaid (the program that provides health insurance for some low-income Texans) if you:

- receive SSI (Supplemental Security Income) because you are disabled;
- are a parent with a child and receive TANF benefits; OR
- are low income and pregnant.
- Most adults do not qualify for Medicaid or other free health insurance programs.
 - If you have a baby while you are on FFCHE, you must apply for Medicaid as soon as the baby is born. This is the regular Medicaid for children, not the special foster youth Star Health Medicaid program.

You can try to get health insurance through your employer, your school or by purchasing health insurance coverage. If you don't have health insurance, medical care can be very expensive.

Who can help me if I have problems getting the health insurance/ Medicaid for aged out foster youth?/ How do I contact the Texas Foster Youth Justice Project?

You can find more information here: [DFPS/ HHSC Medicaid form 1014](#).

The Texas Foster Youth Justice Project provides free legal advice, assistance and representation to current and former foster youth and those that work with foster youth. Learn more about us at www.texasfosteryouth.org. You should first try to resolve the problem by taking the steps listed in this flyer. It is important to write down dates and names of people you have spoken to. Remember we are not the Medicaid program or insurance provider. To reach us, call toll-free (so you can call from a pay phone for free) 1-877-313-3688 or email at info@texasfosteryouth.org.