

Harbor Regional Center Service Policy
INSURANCE, CO-PAYMENTS, COINSURANCE, AND DEDUCTIBLES

DEFINITION:

Co-payment or “co-pay” is a specific charge that a health insurance plan may require of the insured for each use of a specific service or supply covered under the insurance plan/ policy.

Co-Insurance is a type of insurance that requires the insured to pay a portion of the payment made for a specific service or supply.

Deductible is a specified amount of money that the insured must pay before an insurance company will pay for a specific service or supply.

PHILOSOPHY:

Access to insurance funded services and supplies can enhance a client’s overall quality of life and can be essential to their day to day care needs.

Harbor Regional Center recognizes that some families with a developmentally disabled member are not able to meet all or part of the costs associated with accessing needed services and supports through their health insurance plan/policy.

POLICY:

Harbor Regional Center may purchase insurance co-payments, coinsurance and deductibles for a client only if the following criteria are met:

1. the client is covered by a private health insurance plan/policy of their own (if an adult) or that of his or her parent, guardian, or caregiver;
2. access of the support or service funded by a health insurance plan/policy is a) necessary because of the developmental disability or developmental delay and b) is identified in a client’s Individual Family Services Plan (IFSP) or Individual Person-centered Plan (IPP);
3. the family has an adjusted gross income that does not exceed 400% of the federal poverty level
4. there is no other third party having liability for the cost of the services or support, as provided in subdivision (a) of section 4659 and article 2.6 (commencing with section 4659.10) of the Welfare and Institution Code;
5. the client, parent, guardian, or caregiver certifies the family’s or client gross income by providing copies of the W2 Wage Earners Statements, payroll stubs, or a copy of the prior year’s state income tax return, or other documents and proof of other income;

6. the client, parent, guardian, or caregiver agrees to notify Harbor Regional Center when a change in income occurs that would result in a change in eligibility for coverage of the health insurance plan/policy co-payments, coinsurance;
7. the client, parent, guardian, or caregiver agrees that payment will be made directly by the regional center to the provider of support and that the provider of support must be contracted with the regional center.
8. the client, parent, guardian, or caregiver agrees that payment will begin after all of the above has been established and not retroactively.

An exemption to the limits set forth in paragraph 2 and 8 immediately above may be granted by the Executive Director if the client, parent, guardian, or caregiver can provide evidence of a) a catastrophic loss that temporarily limits the ability to make co-payments or co-insurance payments; b) an extraordinary event that impacts their ability to meet co-payment/co-insurance requirements; or c) significant unreimbursed medical costs associated with the care of the client or another child who is also a regional center client.