

Information about Financial Assistance

Financial resources to help pay all or part of the costs of treating a person with a cleft lip and/or palate fall into three general categories: health insurance; federal and state resources; and private and non-profit agencies, foundations, and service organizations. The most important thing to remember is there are many sources of funds available to help you get the care you need.

Health Insurance

Private and Group Health Insurance will usually cover at least a portion of the cost of the treatment of a cleft lip or palate after a deductible is met. Check your health care plan or call the insurance company for specific coverage information. When choosing health insurance policies, check into coverage of not only surgery and medical care but also dental care and services such as hearing testing, speech and language testing and treatment, and psychological testing and/or counseling. If you have reason to think you are not being covered according to your policy, call you State Insurance Board.

Federal and State Resources

Champus is a program of medical benefits provided by the Federal Government for members and their dependents who are in the uniformed services. Persons covered by Champus should contact the Health Benefits administrator at the nearest military installation for more information.

Medicaid (Title XIX of the Social Security Act of 1966) is a federal assistance program that covers most of the costs of medical care for people with low incomes who require hospital

or physician services, or certain laboratory and X-ray procedures.

In some states, services such as treatment for speech or hearing defects may be covered. Application can be made in the county offices of the Social Services, Welfare, or Human Resources Offices.

Recently Medicaid was expanded to include a new program entitled Medical Assistance Pregnant Women and Children's Program (MAPWC). This nationwide program was mandated by Federal legislation to provide medical/dental care for pregnant women and for children and for children from birth to six years of age. The financial eligibility requirements for children under six years of age differs from Medicaid requirements and includes children from working families who might otherwise be excluded from Medicaid benefits. The application form is much shorter and simpler than the forms for Medicaid and income limits are higher. Check with your county offices of Social Services, Welfare, or Human Resources.

Children's Special Health Services (formerly called the **Crippled Children's Program**) provides comprehensive medical care to children under the age of 21 who have congenital or acquired physically handicapping conditions. Specific medical and financial criteria have to be met by the applicant before financial assistance is approved. Applications are available through the Director, Children's Special Health Services of each state. You may contact your State Department of Health for further information or you may receive information from an agency or medical facility

04/1988



in your community that provides these services.

Children's Health Insurance Program (CHIP) is a state-sponsored program designed to make health insurance available to low-income families. Because CHIP is administered differently in each state, you should check with your State Department of Health for specific eligibility requirements and procedures.

Vocational Rehabilitation Services are designed for persons 16 years of age and older with emotional, mental, physical/medical and/or developmental disabilities that hinder their prospects for employment. Assistance in obtaining local office telephone numbers can be secured by contacting the State Department of Human Resources or the Welfare Office.

The **Hill-Burton Act** provides funds for indigent care at hospitals where federal moneys were used for construction. The hospital admissions office has information on the availability of these funds and the guidelines for eligibility.

Private and Non-Profit Agencies, Foundations and Service Organizations

The **Easter Seal Society**, a non-profit organization, serves physically or developmentally disabled children and adults. Although their primary focus is on patients with cerebral palsy and similar neurological conditions, local chapters provide a variety of other services including speech and hearing services. For a description of services in your area, contact your state office or the national office: Easter Seal Society, 230 W. Monroe St., Suite 1800, Chicago, IL 60606-4802. Phone 1-800-22-16827. Website: www.easter-seals.org

The **March of Dimes Birth Defects Foundation** supports programs designed to prevent birth defects and promotes research, professional education, and treatment. Each local chapter determines how their local funds are to be allocated. While chapters are not encouraged to use funds for treatment of individuals, the local chapter may assist families in locating funds when no other funds are available to meet the costs of treatment. The local chapters are usually listed in the telephone directory. The March of Dimes

National Resource Center can be reached at 1-888-663-4637 or www.modimes.org.

The **Humanitarian Foundation** provides dentistry to the handicapped. The patient must be under 18 years of age to receive assistance from this organization. In addition he/she must have one of the following conditions: cerebral palsy, muscular dystrophy, mental retardation, or myasthenia gravis. The phone number for the National Headquarters in Reynoldsburg, OH is (614) 860-0717.

The **National Craniofacial Association (FACES)** provides financial assistance for supportive services, i.e., transportation, food, and lodging, to families of individuals who are receiving treatment for craniofacial deformities resulting from birth defects, injuries, or disease. Their office is located in Chattanooga, TN. Phone: 1-800-332-2373 or 432-266-1632. Website: www.faces-cranio.org

Local service organizations such as **Lions, Sertoma, Kiwanis, and Civitan Clubs** sometimes provide emergency one-time financial aid if funds are available. Local churches and church groups, e.g. the **Knights of Columbus**, etc., may also serve as resources. Telephone numbers for these organizations can usually be found in the yellow pages of the telephone directory under Clubs, Fraternal Organizations, and Religious Organizations.

Remember to discuss your financial needs with the team coordinator, social worker or other appropriate member on the local **cleft palate team**. They may be aware of other funding sources not mentioned above.

The **Cleft Palate Foundation** can refer you to local cleft palate teams and to parent support groups. They can also refer you to insurance advocates in you region and provide you with brochures and fact sheets about various aspects of cleft lip and palate. Contact the:

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