

**FUNDING FOR CHILDREN
WITH COMPLEX
MEDICAL NEEDS**

*Frequently Asked Questions
About Funding*

Law Office of Joseph L. Romano

Funding – The Key to Paying for Needed Supports and Services

Very few parents have the financial resources to provide all the necessary supports and services for their child, making it necessary for them to explore other options. Parents of children with Traumatic Brain Injuries, Spinal Cord Injuries, Vent Dependency, Stroke, CP, Seizures, or other complex medical needs, worry that health insurance and governmental benefits will be inadequate to meet all of their child's homecare and lifetime needs. *Requested homecare supports and services are:*

- **Private Duty Nursing and Personal Care Services**
- **Respite Care**
- **Extended Therapies (PT, OT, SP)**
- **Assistive Technology**
- **Equipment not covered by insurance – Feeding and Bath Chairs, Activity Chairs, Specialized Strollers, and Car Seats, Standers, Gait Trainers, and Braces**
- **Medical Supplies not covered by insurance**
- **Transportation Assistance**
- **Vans and Vehicle Modifications**
- **Mortgage and Rental Assistance**
- **Utility Assistance**
- **Household Expenses**

FREQUENTLY ASKED QUESTIONS ABOUT FUNDING

What strategies are used by insurers to deny payment for rehabilitation, homecare supports and services?

- Not Medically Necessary
- Not A Covered Benefit – Home Modifications, Assistive Technology, Etc.
- Not A Rehabilitation Candidate
- Custodial Care
- Experimental Treatments
- Requested Service Is Out Of Network

Are there any strategies to persuade insurers, Medicaid, and private insurance to extend rehabilitation, and pay for specialized equipment, nursing, and homecare benefits?

Yes.

- Internal Appeals
- Coordination Of Benefits
- Blending Of Coverages
- Peer To Peer Medical Review
- Reimbursement To Insurer – Leverage
- External Appeals
- Legislative Advocacy

Be An Advocate – You Can Make A Difference!

What types of Assistive Technology (AT) is available for eligible children?

- Ramps and Home Modifications
- Lift Track Systems
- Voice Activated Computer System
- Eye-Gaze Communication Board
- Audio Players And Recorders
- Durable Medical Equipment (DME)
- Environmental Adaptations
- Specialized Utensils And Drinking Cups
- Laminated Picture Boards
- Phones With Large Tactile Buttons

What “living arrangements” are available for medically complex children?

- Home
- Medical Day Programs
- Residential Approved Private School Programs
- Neuro-Behavioral Programs
- Pediatric Long Term Care Facility

What “Funding Sources” pay for assistive technology, DME, and homecare supports and services?

- Medicaid
- Private Insurance
- Early Intervention
- Special Education (IEP)
- Association of Assistive Technology Program (ATAP)
- Low Interest Loans
- Women, Infants, and Children Program (WIC)
- Charitable Organizations
- Fund Raising/Donations
- **Private Funding Program (Call for eligibility)**

Are there any programs that pay for accessible housing or mortgage assistance?

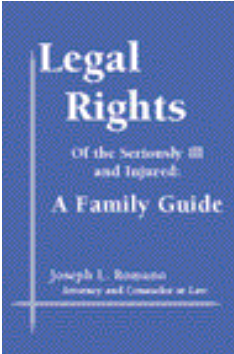
Yes.

- Public Housing and Section 8 Rental Certificate Program
- USDA Rural Housing Loans
- **Private Funding Program (Call for eligibility)**

CONCLUSION

Securing adequate funding for a child with complex medical needs is a monumental task. To overcome these hurdles requires knowledge of the myriad of rules and regulations concerning reimbursement and “coordination of benefits”. Families, healthcare professionals, case managers, attorneys — all of us must fight for the benefits to which our children are entitled.

If you have questions about the
**Private Funding Program for Children
with Complex Needs**, please call
for a free consultation.



If you have questions or would like to receive a FREE copy of Joseph Romano's book "**Legal Rights of the Seriously Ill and Injured: A Family Guide**", call 800-331-4134.

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The Law Office of Joseph L. Romano handles cases in Pennsylvania. For cases outside of Pennsylvania, Joseph Romano works with local attorneys in each state, as applicable.

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