

New Kinship Caregiver Medical FAQs & Resources

1) How do you find out what insurance a child has?

- a. They have state insurance under DHS, and you can get more info on which carrier once you're certified.
- b. If you aren't certified yet and need a sick visit or something urgent CUA's wellbeing specialist finds their info and calls doctors to get it sorted. CUA can also tell you who the doctor is so you can schedule on your own.
- c. DHS partners with CHOP to make appointments in the first 60 days of placement, including a physical and mental evaluation if needed, and they are easiest to work with as a caregiver with limited access to documentation.

2) How do I get an insurance card?

- a. You don't, you get an MVR form instead
- b. It has your name and address, the child's name & DOB, the insurance carrier, HMO #, & PCP on it
- c. It comes in about a week after you are certified
 - i. It will take longer if the CUA worker isn't informed certification is done so tell them as soon as it's confirmed
 - ii. If insurance isn't active, tell your CUA worker it needs to be reactivated. It should take 30 days.

3) Can I get the child's social security number to manage insurance?

- a. No, the child's social remains with DHS. You also will not claim kinship children on taxes.

4) How do I access their medical history?

- a. Medical history is given on placement day but if you don't get it ask for it, especially if the kids has special medical needs
- b. You can request medical records from their PCP once you establish care with them the first time

5) How do you get their insurance card?

- a. Let CUA worker know, CUA talks to DHS and DHS talks to the insurance company.
- b. You can only get this after home certification is done
 - i. Kinship can sometimes be rushed vs foster

- c. Once you're certified DHS will request a card, it will be mailed to DHS, and they will give it to you
- d. It is mailed to last house DHS has on file so make sure the address is up to date with CUA before requesting
- e. This can take anywhere from 30-60 days
- f. You can't go to DHS to pick it up in person, only mail

6) How do you make doctors appointments when you're not the legal guardian and don't have vital docs?

- a. You just need the MVR form, or you can go through CUA to schedule it. Also if you bring your placement letter saying the child is in care it should cover you.
- b. Let your CUA worker know when you schedule these appointments and go. Get an extra copy of the summary for CUA so you don't fall out of compliance for delay getting records

7) What about the Dentist?

- a. You should get a school district dental form, ask their CUA worker for it before the appointment and give it to the dentist. They fill it out after the appointment and give it to the caregiver to send to CUA.
- b. Braces aren't guaranteed for insurance approval, it needs to be a certain level of severity to be approved
 - i. DHS can pay if you request it with the reason why it's important and bring that to court to discuss

8) How do I switch their doctor?

- a. You can't switch doctors because the goal is generally to keep the child in their normal environment. Since the starting goal is reunification, changing doctors makes it difficult for bio parents to take them back to the same doctor after (because they'd be considered a new patient).
- b. BUT you can change locations within the same hospital or doctors network
 - i. Special needs can be considered
- c. This doesn't apply to the dentist. You can take the child anywhere for that.

9) How do I manage special medical equipment?

- a. You will need to provide a prescription, and if its denied you should tell CUA immediately and they will call insurance to find out why.

10) What about Mental Health?

- a. Mental health coverage is not through CUA, it's through CBH
- b. CBH does behavioral health evaluations
- c. CBH is tied to medical but they are activated separately
- d. If this is inactive tell your CUA worker and they will ask CBH why there is an issue, if it's a change in coverage with the provider or carrier.

11) How does billing work?

- a. If you get a bill for any reason submit it to CUA
- b. Everything should be covered so if you get a bill it might be an inactive insurance issue.
- c. If you pay out of pocket you can be reimbursed, just make sure you get an itemized receipt or invoice

12) What should I do at their first doctors appointment?

- a. Ask if they've ever been on medication
- b. Ask about any diagnoses
- c. Ask about any specialty appointments scheduled in the future
- d. Bring up any concerns with child's behaviors (knowing that it's a transition and it may be due to that)

13) Can I schedule a surgery?

- a. Foster or kinship caregivers cannot consent to surgery

14) What to do if CUA isn't responding

- a. Things sometimes go faster if you send an email instead of calling, especially if you put their supervisor on the email. Ask the CUA worker for their email and the email of their supervisor in your next visit. If you've tried to contact them over the span of a month and haven't heard back, or if it's something urgent, call the DHS hotline and ask to be contacted about it. If you feel something major has been overlooked and there is risk to the child you can submit a DHS report through that line. The number is 215-683-4347.

15) The doctor's office wants me to use their portal and I'm running into issues.

- a. Talk to the medical social worker at the office or hospital, they are very helpful with that. CHOP has people specifically to help with the portal setup. If neither of those work you can talk to DHS about it.
- b. If you adopt later, you can have the previous medical history added to your portal for the child.

16) I can't get an after visit summary because it's sent to the portal and I'm locked out or can't make an account.

- a. You can get a **proxy form** for the after visit summary
 - i. It adds the child under your name so you can access their info through your portal
 - ii. You can find a tower health proxy form for children under 13 and email it to the doctor
 - iii. It takes 24 hours to process and they email you saying you can sign the child up under your portal account
 - iv. If you are struggling to figure out the technical parts of that you can get help from the medical social worker at the hospital or your CUA worker

17) Tips:

- a. Stand up for yourself with summer camps and other places that say they need an insurance card, the MVR has all the same information on it. Requiring the insurance card itself can be a discriminatory barrier to kids in care in these situations and pointing that out might elevate the problem to management or make them work with you on it.
- b. If a child's insurance is inactive there's a department (medical eligibility unit - MEU) that has to reactivate it and they can take their time. They often have to contact the bio caregivers employer to take them off first and that also slows it down, as well as being out of county.
- c. Always have the MVR and placement letter on you in case you need to go to the doctor urgently and prove they're in your care