

Financially Planning for Admission



? Will I have a bill? Doesn't Insurance cover everything? How am I supposed to pay household expenses without subsidy? How much is my monthly payment? ?





With all the moving parts of the admissions process & every family's income & benefits being unique, it's not easy to remember every detail and financial planning is stressful enough without feeling surprised by a bill!

? How is Client Participation Calculated? The state takes into account the household income, tax returns, any sources of income (*including those listed below*).

? Am I Expected to Pay the Full Client Participation Rate? Yes, you are expected to pay the full monthly client participation rate amount, but we are more than happy to work out a payment arrangement, so your monthly payments are manageable while you pay off the balance.

? Doesn't State Insurance Cover All Costs? No. Medicaid & MCO's cover the majority of care and services except for the monthly Client Participation Rate amount set by the State. You are still responsible for paying that amount per month.

? What about my private insurance? Won't it cover some of the cost? Private insurance is always primary and these benefits must be used before Medicaid. It is rare for insurance policies to have benefits which cover the entire stay. Some policies have no benefits and others are limited to 1-30 days. Please contact your insurance company directly for questions about coverage.

Description	Yes	No	How Much to Plan on Paying
 Adoption Subsidy	YES		100% -\$50
 SSI/Disability	YES		100%
 Death/Survivor Benefits	YES		100%
 Child Support	YES		100% of what State has listed as ordered

To Set Up Payment Plan:

If you are in need of setting up a payment plan, please contact your Admissions Coordinator- 515-285-6781

