

Institutional Deeming Financial Support for Lengthy Hospitalizations

Medicaid is a substantial financial support that may be available for a child who has been hospitalized for an extended period. Eligibility is determined via a process called “institutional deeming” that is based on the child’s medical condition and length of stay in hospital. For children under the age of 18 or ages 18-21 and still in school, family income is not considered. Medicaid can help families pay hospital bills.

Eligibility

A child may be eligible for Medicaid or Medicaid Disability by the process of institutional deeming if:

- The child has been hospitalized more than 30 consecutive days **AND** if the child has a medically determinable physical or mental impairment, which results in marked and severe functional limitations, and which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than twelve (12) months. This may qualify the child for Medicaid Disability. Parental income and resources are not considered for the purposes of institutional deeming. Medical review for this program may take up to 90 days.
 - Eligible conditions for Medicaid Disability include significant prematurity, prematurity with complications, or serious illness or disability.

Application Process

Applications must be completed while child is in the hospital. Social Workers, Family Support Coordinators and Family Voices Indiana staff are all resources available that may assist with applications. To apply:

Ask if a Family Support Coordinator, Social Worker or other individual is available to help complete the institutional deeming application. If so, sign an authorized representative form so that person may help navigate the application process.

Gather the following documents to submit with the application:

- Child’s birth certificate
- Child’s social security card
- Parent’s driver’s license with current address
- Copy of insurance card (front and back)
- Signed statement from doctor indicating child’s diagnosis, date the condition began and expected prognosis
- Progress notes from the hospital care team.

*Note: All documents must be provided for the Medicaid case worker to complete the review. To avoid delays, it is best to gather these documents as early as possible. Keep copies of all documents together and in a safe place.

Coverage

Children under the age of 3 who are determined eligible for Medicaid via institutional deeming will remain continuously eligible until their annual redetermination at 12 months. Medicaid coverage is to be retained for a full 12 months regardless of income or other factors that would otherwise cause the child to be discontinued.

Please note: Programs and systems change often. It is important to ensure that you are using the most current information. This Fact Sheet was adapted from the Riley Children’s Hospital NICU Nest Program fact sheet. Please check with Family Voices Indiana (www.fvindiana.org) for the most recent edition.

To learn more about these and other programs, contact Family Voices Indiana. We will assist you as you navigate health care systems and services, especially those available to individuals with special health care needs.

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