

# What are the differences between PRIVATE INSURANCE & MEDICAID?

In Pennsylvania, your child's autism-related services may be covered by private health insurance, the Medical Assistance program (Medicaid) or the Children's Health Insurance Program (CHIP) under **Pennsylvania's Autism Insurance Act (ACT 62)**.

## Private Insurance

Most private insurance plans are provided through an employer or purchased through the **Health Insurance Marketplace**. Under the Affordable Care Act (ACA), individuals may be covered under their parent's insurance until age 26.

## Using Your Private Insurance - Key Terms



### Premiums

An insurance premium is the amount of money that an individual or business must pay for an insurance policy.

### Copays

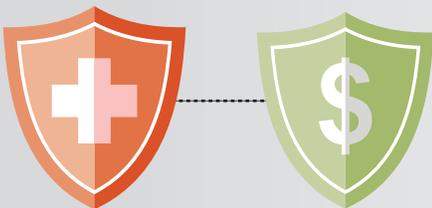
A copay (copayment) is a fixed amount you pay for covered services, typically when you receive the service.

### Coinsurance

Coinsurance is the percentage of costs of a covered health care service that you pay after you've paid your deductible.

### Deductibles

The amount you pay for covered health care services before your insurance plan starts to pay.



### Out-of-Pocket Maximum

The most you have to pay for covered services in a plan year.

### Provider Network

The doctors, other health care providers, and hospitals that a plan has contracted with to provide medical care to its members.



## Use Your Insurance First!

Medicaid is the payer of last resort, meaning any other insurance coverage you may have should be billed first. You should always show your private insurance card, if you have private insurance, as well as your Medicaid card.

## Medicaid

Medicaid is a joint federal and state program that helps with medical costs for some people with limited income and resources.

## Obtaining Medicaid

Your child may qualify for Medicaid, better known as Medical Assistance (MA) in PA, if you meet income and other eligibility requirements.

Some children or adolescents (under age 18) may qualify on the basis of their disability, without regard to parental/guardian income or resources.

You may apply online using COMPASS. You can also contact your local county assistance office for an application or you may download an application from the Department of Human Services website to send to your county assistance office. If you need help completing the application form, trained county assistance staff members can help you.

For more information on qualifications, or to download an application visit: [www.dhs.pa.gov](http://www.dhs.pa.gov)

## Using Medicaid

When children under age 18 have Medicaid and see a Medicaid participating provider, private insurance costs such as copays, deductibles, and out-of-pocket maximums are not paid for by the family. Certain Medicaid services provided to children ages 18-20 may be subject to a small MA copay amount.

## FOR MORE INFORMATION

Check out the Department of Human Services **Fact Sheet** and other resources on the Autism Insurance Act.

Questions about this resource, and all other questions about the Autism Insurance Act (ACT 62), can be submitted to the PA Department of Human Services: [RA-PWACT62@pa.gov](mailto:RA-PWACT62@pa.gov) or the PA Insurance Department-Consumer Services: [RA-IN-AUTISM@pa.gov](mailto:RA-IN-AUTISM@pa.gov)

This resource was developed by **the ASERT Collaborative** for the Pennsylvania Department of Human Services.

For more information on Act 62, visit our resource page at [paautism.org/Act62](http://paautism.org/Act62)

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