



Health



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The resource section at the end of this chapter gives you the locations, phone numbers, and/or Web sites of agencies where you can find help. For access to computers and assistance in reaching the information available on Web sites, contact your local public libraries, senior centers, community centers, or family resource centers.



Health care is a very important part of your grandchild's life. It is extremely important for your grandchild to have regular medical care. Very young children from birth to five years of age must see a health care professional to be sure they are on target with their growth and development and to get needed immunizations. Older children should have a checkup at least once a year for the same reasons. Problems that are found early can be treated easier and more quickly. You, as your grandchild's caregiver, need to be concerned about yourself and your checkups too!

You may be worried about how to pay for health care services for your grandchild. This chapter is divided into two sections: financial concerns and health care needs. The first section gives information on common financial concerns you may have and lists state and federal programs that are available to help you pay for any health care costs for your grandchild. The second section answers questions you may have about your grandchild's health care needs, growth and development.

Many of the services discussed in this chapter can be applied for at any county/tribal, social or human services department in Wisconsin. The resource section at the end of this chapter gives you the locations, phone numbers, and/or Web sites of agencies where you can find help to keep your grandchild healthy.

I. Financial Concerns

1. What are the programs that may offer health care assistance for my grandchildren?

There are several programs where you may look for help. Below are brief descriptions of health care programs where you may be able to get help for your grandchildren.

Medicaid (Medical Assistance)

Medicaid is a program to help you pay for health care services. If you are a relative taking care of a child who has one or both parents in the home but one parent is unable to care for the child, unemployed, or an offender working without

pay, you may qualify for Medicaid services as long as you meet the financial eligibility requirements. You can find out more about these requirements in the Medicaid section of the financial chapter in this guide.

- Wisconsin hospitals are, with very few exceptions, all MA (Medical Assistance) certified.
- If you have straight Medicaid (fee for service), you can use any Medicaid-certified hospital.
- If you have HMO coverage, you need to consult with your primary physician to find out which hospital to use.
- Some services, especially those that are non-emergency, need prior authorization. Be sure to check with your physician and/or hospital if the services required need prior authorization.

If you are approved to get help from Medicaid, or BadgerCare, Wisconsin's state health care program (see next program description), you can call Medicaid Recipient Services at 1-800-362-3002 to find out what types of care your grandchild is eligible for under these services. More information on Medicaid services in Wisconsin can be found on the following Web site:

<http://www.dhfs.state.wi.us/Medicaid/index.htm>

Medicaid/BadgerCare

BadgerCare is Wisconsin's new state program to provide health insurance for uninsured families. The program will help you pay for immunizations for your grandchildren, medicine, check-ups and other health care needs. You can apply at your county/tribal social or human services department or your local W-2 agency, and the locations of these agencies are listed in the resource section at the end of this chapter. For more information on BadgerCare, see the financial section of this guide.

Web site: *<http://dhfs.wisconsin.gov/badgercare/factsheets/helpindex.htm>*

If you are certified by the state of Wisconsin to enroll in the Medicaid/BadgerCare program, you must choose a Health Maintenance Organization (HMO) and follow its rules. It is very important that you follow your HMO's rules when you get medical care so you are not sent a bill for the services. You must receive your care from your HMO's providers, hospitals, and pharmacies unless you have a referral to see a provider outside the HMO's provider network.

Web site: *<http://dhfs.wisconsin.gov/badgercare/index.htm>*

The only exception to these rules is for emergency treatment. Emergency care is care needed right away. Some examples of emergency care are choking, having trouble breathing, serious broken bones, unconsciousness, severe burns, severe pain, severe or unusual bleeding, suspected poisoning, suspected heart attack, suspected stroke, convulsions, and prolonged or repeated seizures.

If you are enrolled in Medicaid/BadgerCare, a certified Medicaid/BadgerCare HMO and its providers and subcontractors cannot bill you for co-payments and/or premiums for emergency Medicaid-covered services given during the time you are enrolled.

Healthy Start and Healthy Start/OBRA Kids

Healthy Start is a part of the Medical Assistance Program (Medicaid), and it pays for medical care for pregnant women, babies, and children. It covers most babies until they are one year old, even if a family's income goes up. Grandparents with health insurance who are caring for their grandchildren may apply for Healthy Start. Healthy Start pays for:

- All doctor visits and hospital costs
- Prescription drugs
- Delivery of the baby
- Health care (including medical, dental, vision, counseling) for pregnant women up to 60 days following delivery
- Health care (including dental)

For more information on Healthy Start and where you can apply, contact the Maternal and Child Health hotline at 1-800-722-2295. You can also apply at any county human or social services department in your area, and the following Web site lists phone numbers and locations of county human or social services departments in Wisconsin: <http://dhfs.wisconsin.gov/em/imagencies/index.htm>

- 2. I have legal custody of my granddaughter. Her parents are not employed, so she does not have any health insurance coverage, and I am covered by Medicaid. Are there any programs that will help pay for her health care costs, such as check-ups, shots, or hospitalization?**

Since you do not have private health insurance, the financial chapter of this guide provides information to help you decide if your granddaughter qualifies for Medicaid or BadgerCare, or other health care assistance programs. The resource section at the end of the financial chapter lists information on places where you can apply for these services in your area. Medicaid and BadgerCare are health care programs that provide health insurance to low-income families, children, and pregnant women to keep families healthy.

- 3. A car accident left my daughter permanently disabled and unable to care for her two sons. Their father has remarried and moved out of the area. He pays child support, but the boys were covered by my daughter's health insurance. I now am caring for my grandsons so that they can stay near their mother. Because of the accident, I know**

how important good insurance coverage is, but I am retired on a limited income. What choices do I have to make sure that my grandsons' health care needs will be taken care of?

Check to see if your daughter's insurance coverage will continue for her sons, or, if your grandsons' father is employed and has health insurance through his workplace, they may be eligible for coverage under his health insurance plan. He may be required to put the children on his policy. If the parents do not have health insurance coverage, you need to find out if you can put the children on your health insurance program. If you have health insurance through an HMO, call your HMO office to see if you can add your grandsons to your policy. There are several programs in Wisconsin that your grandsons may qualify for if they do not have any other coverage. Question #1 and the resource list at the end of this chapter have information about these programs.

4. Are there any ways that can help me stretch my medical dollars?

Yes. There are Community Health Centers in each county that serve low-income, uninsured and underinsured persons. If your grandchild does not have health insurance, a Community Health Center can help you get the care she needs. Some of these centers will provide health care services for your grandchild even if she is on Medicaid. The Wisconsin Primary Health Care Association has a listing of the Community Health Centers in your county. See the resource section at the end of this guide for information on a Wisconsin Primary Health Care Association in your area.

Also, Local Health Departments (LHDs) provide immunizations and some of them provide free or sliding scale fees for care, such as well-child exams. You can get a listing of the phone numbers and locations of the Local Health Departments in your area from the state Department of Public Health or on the following Web site:

<http://dhfs.wisconsin.gov/localhealth/index.htm>

5. My grandchild is in high school. Is there any way the school can provide health care?

Check with your local school district to see if it provides any health care services. Some school districts will provide Health Checks for school children up to the age of 21. A list of all Wisconsin public school districts can be found in the resource section at the end of the education chapter. You may also find the number for your grandchild's school in the Yellow Pages, or on the Wisconsin Department of Public Instruction Web site at: *<http://www.dpi.state.wi.us/>*

6. How can I get dental services for my grandchild?

You can go to your private dentist, and if you have private insurance, some of the care may be covered. If your grandchild is covered under Medicaid, the HMO may have a dental clinic that you can take your grandchild to.

If you are enrolled in the Medicaid/BadgerCare program, you must contact your HMO's Member Services department to find out if they cover dental services. If the HMO does cover dental services, you will have to get your care from one of the HMO's providers or get a referral. If the HMO does not cover dental services, you can still get dental care for your grandchild, but not through the HMO's provider network. You would get care by setting up an appointment with any Medicaid-certified dental provider.

7. My grandchild and I are refugees in this country. We are not U.S. citizens, so we do not qualify for medical assistance programs. Is there any other program that can help us with our medical expenses?

Although you and your grandchild are not U.S. citizens, you can still get help with your medical bills through the Emergency Medical Assistance program. You can apply for Emergency Medical Assistance at any county human or social services agency. The resource list at the end of this chapter lists the county human or social services agency nearest you, or see the following Web site for more information on how to contact a department in your area:

<http://dhfs.wisconsin.gov/em/imagencies/index.htm>

II. Health Care Needs

1. How can I find out if my grandchild is growing like other children his or her age?

Developmental assessment is usually part of a well-child exam, but if you have concerns about a developmental delay, contact the Birth-to-3 Program, which has a primary agency in each county, and they will do a developmental exam.

For more information on where you can contact a Birth-to-3 program, or other places you can go for help for your grandchild, call Wisconsin First Step at 1-800-642-STEP (7837). This is a free call, and someone will be available to help you 24 hours a day, seven days a week. Wisconsin First Step is an information-and-referral service, and will give you the name and phone number of agencies with people who can answer your questions. You can also find a Birth-to-3 program in your area on the following Web site:

<http://dhfs.wisconsin.gov/bdds/b3dir/index.htm>

The program for Children with Special Health Care Needs (CSHCN) provides consultation and some financial assistance to any family with a child from birth to 21 years of age who has, or is suspected of having, special health care needs. For more information on how to contact Children with Special Health Care Needs, see question #6 of this section.

For more information, you can also look at fact sheets at the end of the Parenting chapter for some general ideas of the physical and mental growth you should see in your grandchild at a certain stages of development. Each child grows and develops at his or her own rate. Do not be worried if your grandchild is not doing exactly what the fact sheet says. If you do not understand some of the terms or are concerned about your grandchild's development, talk with your health care professional.

2. Where can I get immunizations for my grandson? What immunizations must he have and when should they be given?

Immunizations are very important in keeping children healthy. Children from birth to five should have regular check-ups where they can get these immunizations. If your grandson has a doctor he goes to regularly, the doctor's office will have his records and know what shots he needs and when to give them. If you don't have a regular doctor, you can get immunizations for your grandchild at a Community Health Center or the Local Health Department, or check with the WIC program (see the next question).

For more information on immunizations, you can contact the American Academy of Pediatrics on its Web site: <http://www.cispimmunize.org/>

3. I took my grandchild for a check-up with a nurse practitioner. She was concerned about my grandchild's nutrition and said that my grandchild might be able to get benefits from the Women, Infants and Children (WIC) Nutrition program. What kind of benefits would my grandchild get from this program?

WIC is a program to help provide good nutrition for you and your family. You may get help from WIC if you are caring for a grandchild under the age of five, or you and your grandchildren have a health or nutrition need.

The WIC program in your area will set up an appointment for you to meet with a WIC nutritionist, who will review your grandchild's health history. You will also talk about what you and your grandchild eat. If you are eligible for the WIC program, you will get nutrition information and counseling and learn about other WIC services (such as help getting immunizations). WIC will give you checks to buy foods to help keep your grandchild healthy and strong, such as milk, peanut butter, fruit juice, tuna fish, cheese, carrots, infant formula, cereal, eggs, and dried beans and peas.

To see if your household is eligible for the WIC program, see the Financial Chapter in this resource guide or call 1-800-722-2295 to find a WIC program nearest you. You can also find information on WIC on the following Web site: <http://www.dhfs.state.wi.us/WIC/index.htm>

4. What do I do if my grandchild needs to go to a hospital?

If there is an emergency and your grandchild needs to get to the hospital right away, call 911. If it is not an emergency, you will need to make arrangements with the child's primary doctor. If you don't know if something is an emergency, call 1-800-57 NURSE (1-800-576-8773). This is a free call. They will help you get the health care you need. If you use the emergency room and it is not an emergency, you may have to pay for the services you received.

If you are enrolled in the Medicaid/BadgerCare program, you must follow the rules set by your HMO. If you are not sure which hospital you must go to, call your HMO's Member Services department or its Medicaid/BadgerCare Advocate for names and locations of hospitals near you

Medicaid/BadgerCare HMOs are required to provide their enrollees with an Enrollee Handbook. The Enrollee Handbook explains how to get emergency care, urgent care, and medical care when you are away from home or out of the HMO's service area. If you need a member handbook, call your HMO's Member Services department or its Medicaid/BadgerCare Advocate.

5. What do I do if I am out of state and my grandchild needs to go to the hospital?

If your grandchild is covered by a private health insurance policy, you need to check the terms of the policy. If your grandchild is covered by Wisconsin Medicaid they cover all emergency services at out-of-state hospitals.

Many hospitals in bordering states are certified Wisconsin Medicaid providers; these hospitals have the same privileges and responsibilities as Wisconsin hospitals. Most of the facilities are located in Duluth, Minneapolis, and St. Paul in Minnesota, Dubuque, Iowa, and Rockford, Illinois.

Out-of-state hospitals that are not Wisconsin Medicaid certified can treat your grandchild for any needed emergency services. If your grandchild is out of state and needs non-emergency care, you must first get authorization from the Wisconsin Medicaid Program.

6. My grandchild's mother used drugs while she was pregnant, and he was born with many medical problems. I worry about my taking care of him on my own. Where can I get help so that he can keep on getting the care that he needs at home?

Home health care services are covered by some private health insurance plans but these are often for a limited amount of time. You should check your benefit package to see what your coverage might be. If you are enrolled in Wisconsin's Medicaid/BadgerCare HMO program, any home health services you need must be given by your HMO's providers unless you have a referral to receive care from someone outside your HMO's provider network.

If your grandchild has a chronic illness or disabling condition, The Division of Public Health, Bureau of Family and Community Health is establishing five regional centers for Children with Special Health Care Needs (CSHCN). This program will provide you with consultation services for getting the medical, educational or social services your child needs. You may also be able to get financial help through this program if your grandchild is 20 years old or younger, and you meet the income guidelines. For more information on CSHCN you can call 1-800-441-4576, or see the following Web site:

http://dhfs.wisconsin.gov/DPH_BFCH/cshcn/

7. What in-home services can I get from the Division of Public Health?

The Division of Public Health offers in-home maternal, child, and family health education, as well as family support. Some examples of education and support include:

- Looking at the needs of a pregnant woman and her family
- Giving prenatal education to meet these needs
- Assessing the physical, social, and mental health of infants and children
- Screening the growth and development of infants and children
- Educating parents about the importance of routine medical care
- Coordinating services with public and private agencies

8. One of my grandchildren needs in-home care. What kinds of in-home nursing services would a home health agency give to my grandchild?

Depending on the medical plan you're under, some of the following home health nursing services for children birth through age 18 may be included:

- Observing and evaluating your grandchild's physical and emotional condition
- Providing direct care to your grandchild in giving him treatments, medicines, and rehabilitation exercises
- Helping your family develop good coping skills for dealing with your grandson's needs
- Teaching you and your family to give your grandson his treatments and medicines
- Teaching you and your family how to carry out doctor's orders

- Reporting to the doctor any changes in your grandson's state of health and making sure that any new treatments are made
- Helping you and your family find the resources you need to help you learn to take care of your grandson in the best possible way

9. The doctor and I agree that my grandchild needs to live in a different place for a while to get the emotional help she needs. Where is a safe place she can stay and get psychiatric help?

It may be better if your grandchild can stay with her family, or at least in her community, while getting help for her problems. To try to keep the child at home, many counties offer services to the family such as respite care, in-home therapy, mentoring, and other services. Contact your county department of human services. The Counseling chapter of this resource guide also may give you some ideas about finding the help your granddaughter needs.

However, if your grandchild might be a danger to herself or others, contact your county department of social services or human services to learn about out-of-home placement options. There are foster homes, treatment foster homes, group homes and residential treatment facilities throughout the state of Wisconsin. Be sure to find out what financial responsibility you or her parents may have for out-of-home care.

If your grandchild is at serious and immediate risk of injury to herself or others, call the police or county social services department. Another source is a national toll-free suicide hotline: 1-800-SUICIDE (784-2433). There is also a Web site found at <http://suicidehotlines.com/national.html> that can give you information about what to look for if you are worried about your grandchild. The Youth Suicide Prevention Information Web site gives you things to look and listen for in teens, as well as prevention suggestions. Its Web site is www.spyc.sanpedro.com/suicide.htm

If your doctor thinks it's best to place your granddaughter for a short, voluntary inpatient stay at a local hospital, you will need to check on your grandchild's insurance or Medicaid policy to see if the stay is covered. Also, be sure the hospital has the right treatment and facilities for children and teens. There are two state hospitals in Wisconsin, Winnebago Mental Health Institute and Mendota Mental Health Institute, that have psychiatric treatment for children with severe emotional disorders. All voluntary admissions to these hospitals have to be pre-approved by your county's department of human services or the department of community programs and your grandchild's insurance provider. Sometimes, in an emergency, a child can be admitted to a hospital for psychiatric reasons and, through a court order, made to stay for treatment for up to six months. Again, the financial responsibility may belong to the family, so check with your insurance about what is covered by your policy.

10. My wife and I are the caregivers for our grandchild who was born with HIV/AIDS. Where can we find out more about programs that will give us the help we need to take care of him?

The Children's Hospital of Wisconsin in Milwaukee has a special treatment program for children who have HIV/AIDS, as does the University of Wisconsin Children's Hospital in Madison. To find out more about how to help your grandchild, contact the HIV/AIDS Section in the Bureau of Communicable Disease, Division of Public Health, which has statewide information about special services for children with HIV/AIDS. A list of national AIDS hotlines and resources is available at:

<http://www.thebody.com/hotlines/national.html>

The Division of Health and Family Services in Wisconsin has several programs for victims of AIDS/HIV and their families. To find out more about these programs, you can visit the following Web site at:

<http://www.dhfs.state.wi.us/aids-hiv/index.htm>

11. What services are available to my granddaughter who is pregnant?

If your insurance doesn't cover all of the medical bills or if you don't have health coverage for prenatal care services or the birth of the baby, you may be eligible for Healthy Start. Healthy Start is a state-funded program to help pay health care costs for pregnant women and babies. See question #1 in the Financial Concerns section of this chapter to learn if Healthy Start may be right for your granddaughter's needs.

The Bureau of Family and Community Health, Department of Public Health, has a Reproductive Health program that offers contraceptive, STD (sexually transmitted disease) testing and treatment, and pregnancy testing services in each county through Planned Parenthood or other private or public health agencies. To reach Planned Parenthood, call 1-800-230-PLAN (7526) or visit their Web site at: *<http://www.ppwi.org/>*

All counties also have a Prenatal Care Coordination agency that provides case management services to women with high-risk pregnancies. Contact your local health department for information in your county.

12. Are there any special programs for pregnant teens to continue their education while carrying their child?

Several school districts make special arrangements or have programs for pregnant teens. Contact your local school district or local health department for more information. The Education and Child Care chapters in this resource guide also have information that may be helpful.

13. Is there any place my fifteen-year-old granddaughter can live while she is pregnant? Her mother will not let her live at home and I want to help my granddaughter, but I live in a retirement apartment that does not allow children.

You can contact your local health department, or your county social services agency to see what options there are in your community for your granddaughter.

14. I want my grandchildren to make good choices about sexual activity. Things seem to have changed a lot from when I was young. Where can I be sure that they get the information they need to act responsibly toward themselves and others?

You can check with your local school district to see what kinds of educational classes are offered to give your grandchildren the correct information about sex. Planned Parenthood has programs that are designed for dealing with teens and sex, and provides education on birth control and other health care services. To find a Planned Parenthood near you, call 1-800-230-PLAN. They also have a Web site you can visit at: <http://www.ppwi.org/>

The Department of Health and Family Services has a Web site on issues dealing with teen pregnancy and prevention. The site also gives links to other Web sources of information and agencies in Wisconsin that can help. The site can be found at:

<http://dhfs.wisconsin.gov/teenpregnancy/index.htm>

You could also contact, your local health department, or county social services agencies to find out what programs they may have for your grandchildren.



The information in this chapter has been adapted for use in Wisconsin from the state of Delaware's *Grandparent Raising Grandchildren Resource Guide* by Roberta Riportella-Muller, Department of Consumer Science, School of Human Ecology, UW-Madison; Melissa Schieble, Project Assistant, UW-Extension, Family Living Programs; Nancy Marz, Clinical Consultant, Department of Health and Family Services; Colleen Cantlon, Bureau of Family and Community Health; and Mary Brintnall-Peterson, Program Specialist in Aging, UW-Extension, Family Living Programs. Additional contributions were made by David Riley, Department of Human Ecology, University of Wisconsin-Madison; Harvey Aures, Department of Health and Family Services; and Mary Gothard, Maternal and Child Health.

This chapter is one of eight chapters included in the *Grandparents/Relatives Raising And Nurturing Dependent Children (GRAND) Resource Guide*. Other topics addressed in the resource guide include Child Care, Counseling, Education, Financial Assistance, Housing, Legal, and Parenting issues. They can be found on the

Grandparents Raising Grandchildren Web site at:
<http://www.uwex.edu/ces/flp/grandparent/grand.pdf>

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