

COST PARTICIPATION

➤ **What is Cost Participation in First Steps?**

Cost Participation is a co-pay system for First Steps families who are found to be eligible based on family size and income.

➤ **Who is affected by Cost Participation?**

Effective May 1, 2006, a family whose income exceeds 250% of the federal poverty level will pay a co-pay for services received through First Steps. Family size and nonreimbursable medical expenses are considered in figuring cost participation amounts.

➤ **When will my cost participation be figured?**

During the referral process, your intake coordinator will explain your rights and responsibilities. Income and insurance information for the family will be collected. Your intake coordinator will then complete worksheets to help compute your co-payment. If your family is eligible for a co-pay, your intake coordinator will explain cost participation guidelines and information. After that, your service coordinator will be responsible for collecting income and insurance information on an annual basis (or when a family requests a re-evaluation of income and co-payment).

➤ **How much will I have to pay if my family is eligible?**

Cost participation is based on your family's income and size. Income levels need to be verified for current status. Check stubs or tax returns may be used to determine income. Family medical expenses may be calculated and subtracted from the income amount. A chart which outlines poverty level based on family size is on page two of this document with the amount of co-payment charged to the family for each visit. A maximum cap on co-payments each month is also calculated. For instance, a family of four with an income of \$75,000 would pay a six dollar co-payment for each visit but no more than \$48 in any month if the co-pays exceed that. If your private insurance covers one or more of the services your child receives, you will not be charged a co-pay for those services by either First Steps or your insurance.

➤ **Which First Steps services are charged a co-payment?**

Co-payments are charged for most First Steps services. There are several services, however, for which you will not be charged a co-pay. They include an evaluation, development of an IFSP and service coordination. If you have any questions about co-pays and services, talk with your service coordinator.

➤ **What if my co-payments are a hardship for my family? Can my child still receive services?**

If your co-payment amount is a true financial hardship for your family, having the co-payment waived is a possibility. Please discuss this option with your service coordinator before giving up services.

For more information or to talk with other First Steps parents, call 1-800-964-4746 or email familynetw@aboutspeciallykids.org. You can also visit Family to Family online at www.inf2f.org.



Annual Income based on 2008 Federal Poverty Level (FPL) Guidelines and Percent of FPL for First Steps Program Participation

*The Federal Poverty Level Guidelines change annually. 2008 Federal Poverty Level Guidelines are published in January 2008.

Family Size	Annual Income based on 2008 Federal Poverty Level (FPL) Guidelines							
	251% FPL	351% FPL	451% FPL	551% FPL	651% FPL	751% FPL	851% FPL	1001% FPL
1	\$26,000	\$36,504	\$46,904	\$57,304	\$67,704	\$78,104	\$88,504	\$104,104
2	\$35,140	\$49,140	\$63,140	\$77,140	\$91,140	\$105,140	\$119,140	\$140,140
3	\$44,176	\$61,776	\$79,376	\$96,976	\$114,576	\$132,176	\$149,776	\$176,176
4	\$53,212	\$74,412	\$95,612	\$116,812	\$138,012	\$159,212	\$180,412	\$212,212
5	\$62,248	\$87,048	\$111,848	\$136,648	\$161,448	\$186,248	\$211,048	\$248,248
6	\$71,284	\$99,684	\$128,084	\$156,484	\$184,884	\$213,284	\$241,684	\$284,284
7	\$80,320	\$112,320	\$144,320	\$176,320	\$208,320	\$240,320	\$272,320	\$320,320
8	\$89,356	\$124,956	\$160,556	\$196,156	\$231,756	\$267,356	\$302,956	\$356,356

Percentage of Federal Income Poverty Level		Co-payment Per Treatment Up to Actual Cost Of Treatment	Maximum Monthly Cost Share
At Least	But not more than	Payment	Maximum
0%	250%	-	-
251%	350%	\$3	\$24
351%	450%	\$6	\$48
451%	550%	\$15	\$120
551%	650%	\$25	\$200
651%	750%	\$50	\$400
751%	850%	\$75	\$600
851%	950%	\$100	\$800
1001%		\$120	\$960