

# Institutional Deeming

## Financial Support for Lengthy Hospitalizations

Institutional Deeming is a form of Medicaid Disability that has a specific process used to provide financial support for a child who has been hospitalized for at least 30 days in a row, meets eligibility requirements, and is based on the child's medical condition and length of stay in hospital.

- Hospital staff should explain the Institutional Deeming process by day 30 of a hospitalization. If no staff member has explained the process by this time, family members can request the information.
- This type of Medicaid can be secondary to commercial or private insurance.
- Medicaid can help families pay hospital bills with little to no out-of-pocket expense.
- Coverage should go back to the start of the hospital stay, last at least for the months of hospitalization. Often, children hospitalized throughout the application process have coverage for up to 1 year from approval.

### 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.
- Family income is **NOT** considered for eligibility for children under the age of 18 (or ages 18-21) and still in school.

This may qualify the child for Medicaid Disability. The entire application process, which includes an interview and medical review, may take up to 90 days.

NOTE: Eligible conditions for Medicaid Disability include significant prematurity, prematurity with complications, or serious illness or disability.

### Application Process:

- Applications must be completed **while the child is in the hospital**.
- Families should ask a hospital social worker, family support coordinator, financial navigator, or other hospital staff member for help with the application.
- The family will need to sign a consent form and an authorized representative form so that the healthcare professional may communicate with the medical team and the Medicaid Review Team. The Family Social Services Administration (FSSA) requires a Release of Medical Information form and an Identity Affidavit form.

Gather the following documents to submit with the application:

- Child's birth certificate or hospital verification of birth form for newborn
- Child's social security card
- Parent/Guardian 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 (Diagnosis Certification form)
- Progress notes from the hospital care team

NOTE: The Medicaid Review Team must have all required documents 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.

- The hospital staff member, parent or other individual assisting with the process must complete the Medicaid application, fax, or upload documents, and conduct the phone interview.
- Request and record the case and ID numbers during the interview.
- The individual completing the process will be notified once the eligibility decision is made. FSSA also notifies the family of their decision by mail.
- Provide updated contact information to FSSA if it changes during this process.
- The family can consult the hospital staff person helping for assistance in understanding and acting on the decision.

If approved, the child will receive Medicaid. Once approved, Medicaid information along with primary insurance information should be given to any medical provider.

### **More Information:**

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

- **844-323-4636**
- Email: [info@inf2f.org](mailto:info@inf2f.org)
- <https://www.inf2f.org/fact-sheets.html>
- <https://www.inf2f.org/resources.html>

Programs and systems change often. It is important to ensure that you are using the most current information. This fact sheet was updated April 2024. Please check <https://www.inf2f.org/fact-sheets.html> for the most recent edition.

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