

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, whether via the Medical Review Team or the Social Security Administration, 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 the child is in the hospital. Families should ask a hospital social worker for assistance with the application.

If a social worker, family support coordinator, or other individual is available to help complete the institutional deeming application, 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 (or application)
- 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 Review Team 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.

Programs and systems change often. It is important to ensure that you are using the most current information. This Fact Sheet was updated May 2022. Please check <https://www.inf2f.org/fact-sheets.html> for the most recent edition.
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To learn more about these and other 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.
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