



Providing support and information for families of children with disabilities, chronic illness and other special health care needs

UnitedHealthcare Children's Fund – Help for Families Who have Children with Disabilities without Federal or State-Funded Health Care Funding

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The UnitedHealthcare Children's Fund (UHCCF) is for families who need financial help to cover an item, therapy, insurance co-payments, etc., that their traditional commercial insurance plan will not cover or the benefit amount has been maximized. UHCCF operates separately from the insurance company. The foundation help is not limited to only its healthcare groups. UHCCF is a non-profit Section 501(c) (3) charity funded by contributions from UnitedHealth Group, UnitedHealthcare and its employees, as well as private and corporate donations. This foundation was set up to fill some of the financial gaps in commercial healthcare coverage. UHCCF has been in existence since 1999, but did not provide all 50 states with grants until January 2006.

The foundation helps families who DO NOT qualify for any federal or state funded health care programs. This foundation DOES NOT help families whose child has Medicaid, Medicare, CHIP or other low income programs. The foundation DOES NOT fund grants for families of children on Medicaid waiver programs. The child must be younger than 17 years of age or application date is prior to child's 17th birthday. The foundation will help more than one child in a single household. I don't know if the foundation will cover the expense of a child who is covered by insurance, if another child with fed/state programs resides in the home who is not covered by the commercial insurance plan. Each application is reviewed carefully and each family's situation is different and considerations may be allowed at the discretion of the Regional Board. I was not able to directly interview a family in my region who has received a grant from UHCCF.

UHCCF has extensive criteria for grant consideration. However, don't be scared away. The foundation has an excellent website. The site is easy to navigate and quite informative. Many times I thought of submitting a web link and thumbs up sign instead of writing this article. You will not be able to talk to a human voice right away. Leave a message and a representative will contact you within 5 business days. Plus, they have a groovy video explaining everything with family testimonials. The FAQ page covers a lot of ground too.

Here is an overview of the grant process.

First go to the website and review the criteria for grant application. You have to listen to a short video explaining the process. Next, you start the criteria application process online. The foundation has set up the application process so that you can only continue if your family continues to meet their criteria. It will boot you out quickly if you do not qualify. Once making it through the criteria process the foundation requires the submission of an online application. The foundation will also require documentation of financial status (last year's tax return 1040), medical needs, and various other documents depending on each application. The financial limit is higher than most grant programs. UHCCF allows for a family's

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income limit to be \$20,000/person. If you are a family of 5, then your family's AGI limit is \$100,000. Not too shabby!

Next the Regional Board meets to consider the applications. The schedule of the Board meetings is monthly and varies according to region. Once an application goes before the regional board, it may take 1-2 months before the foundation contacts you with an answer. The foundation will notify you via U.S. Mail if the grant was approved or denied. If denied, your family must wait 12 months before applying for the same service. If condition of child worsens or a new item or service is needed, a family may apply for that new service or condition before the 12 month waiting period is over.

The financial grant amount is limited to \$7,500.00 lifetime maximum. Grants are awarded to an individual for a 12-month period are limited to \$5,000.00 or 85% of the fund balance (whichever is less). The foundation will not cover any medical expenses incurred prior to grant approval. Families are responsible for submitting all documentation to UHCCF for payment. UHCCF will pay provider directly once proof of service has been provided. Some amounts will be paid to family depending on individual grant provisions.

The UnitedHealthcare Children's Foundation sounds like it could potentially help a lot of middle-income insurance restricted families get some financial relief for needed intervention therapies, equipment, orthotics, and some insurance co-pay relief. Co-pays can cripple a family when a service is approved. The family is unable to access the service due to high co-pays and sometimes deductibles.

Good Luck to all those who apply. Please contact TxP2P if your family receives help from UnitedHealthcare Children's Fund and would like to share your family's experience. Good or bad, all information is useful to someone or something.

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