

COVID-19 Health Care Q&A for Former Foster Youth

This tip sheet is intended to help you understand how to access health care. We are not offering medical advice. Florida's Children First and Florida Youth SHINE cannot help in specific cases.

The Florida Legal Services COVID-19 Resources and Assistance Helpline at 1-800-436-6001 may be able to give you advice on your specific situation.

BROUGHT TO BY:



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6.30.20

1. **I think I might have COVID-19, or have been exposed to COVID-19, but I am not sure what to do.**

You can use the [Coronavirus Self Checker](#) online to help you make decisions about medical care.

2. **How do I figure out what my health insurance is?**

Medicaid

If you aged out of state care in Florida (licensed care, relative or non-relative placement) and are under 26 you should have Medicaid. But if you are older than 21, you have to [apply on ACCESS](#) to stay on Medicaid each year.

Most Medicaid recipients are assigned to a Managed Medical Assistance (MMA) Plan. The MMA is your insurance company. Each one sends out identification cards. If you don't have an id card, but you do have your Medicaid Identification Number or a Gold Card you can find out what plan you have on the [AHCA website](#). A chatbot will open when you first go to that page. You can also call AHCA at 1-877-711-3662 or text: 357662.

If you don't know whether you have Medicaid you can either [log into ACCESS](#) or call 866-762-2237 to find out.

If you find out that you do not have Medicaid, be sure to [apply on ACCESS](#).

Employer Sponsored Health Insurance

If you are working now, or recently worked for a company that provided you health insurance, check with the company to find out whether you are still included on that insurance. Some companies are providing health insurance to people that they had to fire or lay off due to the pandemic.

If you had health insurance while working for a company that had more than 20 employees and you were fired or laid off, they have to offer you the ability to purchase your same health coverage under a federal law called COBRA. You have 60 days from the end of your employment to sign up for the continued health coverage. If you get other insurance, you can cancel your COBRA insurance. This may be very expensive. Before you sign up for COBRA, check on the Insurance Marketplace to see whether you can get coverage for less cost. See question 15 for more information.

Not Currently Covered

If you do not currently have insurance see question 15 to learn about getting insurance.

3. **How do I contact my health insurance company?**

[Contact information for Florida's Medicaid plans is here](#) and at the end of this document. Information for many major private insurance providers is at the end of this document.

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4. I think I might have COVID-19 and I don't feel well, now what do I do?

I HAVE HEALTH INSURANCE

Call your doctor. If you don't have one or you can't reach your doctor, call your Health Insurance Plan for help getting one. Many plans have an Ask-a-Nurse option where you can discuss your health concerns with a health professional. Others can help you find a doctor.

If you need help with getting Medicaid services you can call **Medicaid Helpline at 1-877-254-1055**.

I DON'T HAVE HEALTH INSURANCE

Call your County Health Department – you can find the number [here](#).

5. How do I get a COVID-19 test?

I HAVE HEALTH INSURANCE

- 1. Your Doctor:** If you have a doctor, ask your doctor about getting a test.
- 2. Urgent Care:** If you don't have a doctor you can call local urgent care clinics to see if they offer COVID-19 testing. If you meet the CDC criteria for testing, and the clinic takes your insurance, you should not be charged for the test. Make sure they take your insurance!
- 3. Florida Free Testing:** Free testing may be available even if you don't have symptoms. In some counties, anyone over 18 can get a test at a state-supported site whether or not you have symptoms of COVID-19 or insurance. A list of state sponsored drive through and walk up testing sites [here](#).

Learn more about what to expect with drive through testing is [here](#).

- 4. Federal Public/Private Partnership Test Sites:** The following businesses offer testing for some people at some locations.

[CVS](#)
[Walgreens](#)
[Walmart](#)

I DON'T HAVE HEALTH INSURANCE

- 5. Health Department:** Call your County Health Department – you can find the number [here](#).
- 6. Florida Free Testing:** Free testing may be available even if you don't have symptoms. In some counties, anyone over 18 can get a test at a state-supported site whether or not you have symptoms of COVID-19 or insurance. A list of state sponsored drive through and walk up testing sites is [here](#).

Learn more about what to expect with drive through testing is [here](#).
- 7. Federal Public/Private Partnership Test Sites:** The following businesses offer testing for some people at some locations.

[CVS](#)
[Walgreens](#)
[Walmart](#)

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6. I need help with transportation to get a test.

I HAVE HEALTH INSURANCE

Call your health insurance company. All Medicaid plans and many private health insurance companies will provide transportation to medical appointments. Transportation has to be arranged in advance (possibly 3 days) so plan ahead.

If you need help with getting Medicaid services you can call **Medicaid Helpline at 1-877-254-1055**.

I DON'T HAVE HEALTH INSURANCE

Walk Up Testing sites and public health clinics are often located on public transportation routes. If you cannot find a ride or afford one, look for your public transportation options. Please wear a mask and try to distance yourself from others to minimize exposure to the virus.

7. What do I need to bring to the testing site?

I HAVE HEALTH INSURANCE

- ° Government Issued ID
- ° Health Insurance Card (If you do not have a card, check with your insurance company to see if you can download or print a copy of your card to bring with you).
- ° Comfort items: water, snacks and shade (hat/ umbrella) if you have to wait outside or enough gas for a long wait if going to a drive through site.

I DON'T HAVE HEALTH INSURANCE

- ° Government Issued ID
- ° Comfort items: water, snacks and shade (hat/ umbrella) if you have to wait outside or enough gas for a long wait if going to a drive through site.

8. I have non-COVID medical issues but my doctor is closed or I don't have one.

I HAVE HEALTH INSURANCE

Call your Health Insurance Plan for help finding a provider. Ask if telehealth services are available. It might be easier to get an appointment.

Contact information for Florida's Medicaid Plans can be found [here](#). Contact information for other insurance companies can be found at the end of this document.

I DON'T HAVE HEALTH INSURANCE

Look for a free clinic near you. You can find a list [here](#).

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9. I need medications but cannot get them.

I HAVE HEALTH INSURANCE	I DONT HAVE HEALTH INSURANCE
<p>Call your Health Insurance Plan for help.</p> <p>Contact information for Florida's Medicaid Plans can be found here. Contact information for other insurance companies can be found at the end of this document.</p> <p>If Medicaid has denied coverage for prescribed medicine, call the Florida Legal Services COVID-19 Resources and Assistance and Helpline 1-800-436-6001.</p>	<p>Look for a free clinic near you. You can find a list here.</p>

10. How do I get mental health services?

I HAVE HEALTH INSURANCE	I DONT HAVE HEALTH INSURANCE
<p>Call your Health Insurance Plan for help finding a provider. Ask if telehealth services are available. It might be easier to get an appointment.</p> <p>Contact information for Florida's Medicaid Plans can be found here. Contact information for other insurance companies can be found at the end of this document.</p> <p>If you cannot reach your health insurance company, call the Florida Legal Services COVID-19 Resources and Assistance and Helpline 1-800-436-6001.</p> <p>Additional mental health resources:</p> <p>Call 211 for local resources</p> <p>Florida Blue and New Directions Behavioral Health 24-Hour Toll-Free Bilingual Emotional Support 1-833-848-1762 (no insurance required).</p>	<p>Call the Managing Entity for your county to get connected to services. You can find that number on this DCF webpage Go to Find Local Services by County, select your county, and call the first number on the list.</p> <p>Additional mental health resources:</p> <p>Call 211 for local resources</p> <p>Florida Blue and New Directions Behavioral Health 24-Hour Toll-Free Bilingual Emotional Support 1-833-848-1762 (no insurance required).</p>

11. What is telehealth? How do I know it will work for me and what it's going to cost me?

Telehealth is the use of telecommunications technology (such as computers, phones, and mobile devices) to provide health care, health information, or other health services remotely so you don't have to go to the doctor in person.

Telehealth can be used for non-emergency medical issues. Telehealth is not for emergencies like heart attack or stroke, broken bones, or serious cuts.

Using telehealth services can help you minimize risk of exposure to COVID-19 during the pandemic. Most health insurers, including Medicaid, have expanded access to telehealth services during the COVID-19 crisis at no cost to the patient. Contact your doctor or health plan for information on the telehealth services available to you. They can also advise you on whether telehealth services meet your particular health care needs, and how you can access them.

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12. Am I eligible for Medicaid?

There are many ways young people can become eligible for Medicaid. Even if you aren't sure if you are eligible, you should apply on the [ACCESS website](#). If you are denied Medicaid, contact the [Florida Legal Services COVID-19 Resources and Assistance Helpline at 1-800-436-6001](#).

If you were in out-of-home care and enrolled in Medicaid when you turned 18, you are entitled to Medicaid until age 26. When you apply on ACCESS be sure to answer yes to the question "Were you in Florida foster care at the age of 18 or older? (For this question, "foster care" means any out-of-home placement including relative and non-relative placements.)" **When you are about to turn 21 you have to apply for this Medicaid and re-apply every year until age 26.**

Other people who might be eligible for Medicaid are:

- Parents and caretakers of children
- Children
- Pregnant women
- People with disabilities

Information for non-citizens: If you are denied Medicaid due to your citizenship status, you still may be eligible for Medicaid to cover serious medical emergencies, including COVID-19 testing and treatment.

The United States Citizenship and Immigration Services (USCIS) has announced that testing, prevention, or treatment for COVID-19 will not be used against immigrants in a public charge test so non-citizens with COVID-19 symptoms should seek the care they need without worry it will later impact their citizenship status. Additional information can be found [here](#).

13. I have Medicaid as a former foster youth, but what happens when I turn 26?

Normally former foster youth Medicaid coverage ends when you turn 26. But no Medicaid coverage will end during the COVID-19 crisis. Medicaid will continue until the last day of the month of the COVID-19 state of emergency. This means you will not lose Medicaid coverage unless you move out of the state or ask for it to end. You should be notified when your Medicaid expires, and you can always check on your ACCESS account to see if you are covered (see question 2). If you are not covered by Medicaid see question 15.

14. I am currently on Medicaid but think I was recently scheduled to recertify or my recertification date is coming up soon. What should I do?

If you were scheduled to recertify for Medicaid in April, May or June your certification period has been extended for six months and you will not need to reapply until then. [For example, May recertifications will now be in November.] This six-month recertification extension also applies if you are on SNAP and TANF.

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15. If I don't have insurance and I don't qualify for Medicaid, is there any other way to get health insurance?

If you are working, ask your employer if you can obtain health insurance through work.

If you have income, you may be able to purchase Affordable Care Act (ACA) Marketplace health insurance. Most low and mid-income people are eligible for a subsidy to help paying for this insurance. [Click here to learn more about the Health Care Marketplace.](#)

Usually ACA health insurance can only be purchased once a year during the open enrollment period (the next one starts in November 2020). But you can get health insurance at other times of the year if you have a "life event" that qualifies for a Special Enrollment Period. If you recently lost health insurance [click here to see if you qualify for a Special Enrollment Period.](#)

Some Florida counties and local districts may have an indigent health programs that provides insurance to people who cannot afford to buy insurance. You can check with your [county health department](#) for more information about possible programs like this in your area.

16. I tried what you suggested, but I still need help – what can I do?

If you have questions or need additional assistance, please call the Florida Legal Services COVID-19 Resources and Assistance Helpline at 1-800-436-6001.

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INSURANCE CONTACT LIST INFORMATION

MEDICAID CONTACT INFORMATION

PLAN NAME	PLAN WEBSITE	PLAN MEMBER TOLL-FREE NUMBER
Aetna	www.Aetnabetterhealth.com/florida	1-800-441-5501
Children's Medical Services Health Plan	www.cmsplanflorida.gov	1-866-799-5321
Clear	www.clearhealthalliance.com/members.html	1-844-406-2398
Community Care	www.ccpcares.org	1-866-899-4828
Florida Community Care	www.fcchealthplan.com	1-833-FCC-PLAN
Humana	https://www.humana.com/medicaid/florida-medicaid	1-800-477-6931
Lighthouse	http://lighthousehealthplan.com/	1-844-243-5176
Magellan Complete Care FL	MCCoffl.com	1-800-327-8613
Miami Children's	https://www.miamichildrenshealthplan.com/	1-844-243-5187
Molina	www.molinahealthcare.com	1-866-472-4585
Positive	www.phc-fl.org	1-888-997-0979
Prestige	www.prestigehealthchoice.com	1-855-355-9800
Simply	www.simplyhealthcareplans.com/medicaid	1-844-406-2396
Staywell	https://www.wellcare.com/Florida	1-866-334-7927
Sunshine	http://www.sunshinehealth.com	1-866-796-0530
United	https://www.uhccommunityplan.com/fl.html	1-888-716-8787
Vivida	www.VividaHealth.com	1-844-243-5131
Dentaquest	http://dentaquest.com/state-plans/regions/florida/	1-888-468-5509
MCNA	http://www.mcnafl.net	1-855-699-6262
Liberty	www.libertydentalplan.com/FLMedicaid	1-833-276-0850

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INSURANCE CONTACT LIST INFORMATION

PRIVATE INSURANCE CONTACT INFORMATION

PLAN NAME	PLAN WEBSITE	PLAN MEMBER TOLL-FREE NUMBER
Aetna Health, Inc.	www.aetna.com/individuals-families.html	1-800-694-3258
All Savers Insurance Company	www.myallsavers.com	1-866-405-7174
Av-Med, Inc.	www.avmed.org	1-800-477-8768
Blue Cross & Blue Shield of Florida "Florida Blue"	www.floridablue.com www.floridabluecenters.com	1-800-955-2227
Bright Health Insurance Company of Florida	brighthouseplan.com	1-844-221-7642
Capital Health Plan	www.capitalhealth.com	1-850-523-7333
Celtic Insurance Company	www.celtic-net.com	1-800-779-7989
CIGNA Health & Life Insurance Company	www.cigna.com/individuals-families/	1-866-438-2446
Florida Blue (Health Options Inc.)	www.floridablue.com www.floridabluecenters.com	1-800-633-6808 or visit a Florida Blue Center
Florida Health Care Plan, Inc.	www.fhcp.com	1-800-352-9824
Health First Commercial Plans, Inc.	www.health-first.org	1-877-904-4914
Humana Health Insurance Company of Florida	www.humana.com	Tampa (Central): 1-800-568-3333 Miramar (South): 1-800-442-5555
Molina Healthcare of Florida	www.molinahealthcare.com	1-888-560-5716
Oscar Insurance Company of Florida	www.hioscar.com	1-855-672-2755
United Healthcare Insurance Company	www.uhc.com	

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