

## Medical Assistance for Children with Disabilities



**PH-95 is also known as Medicaid for a child with a disability. It offers completely free medical coverage so long as several requirements are met.**

First, there is an age requirement. PH-95 defines a child as someone who is 18 years old or younger. This is a basic, straightforward requirement that your child will need to meet before proceeding.

Next, your child must have a disability. The word *disability* is vague, but you can find the definition in the Social Security disability guidelines. Most mental health diagnoses will qualify.

From there, let's talk about income and resources. The PH-95 program does not consider assets or income from the parent, but the PH-95 program still requires parents (or caregivers) to submit proof of their income.



### Applying For PH-95 Coverage

If you believe that your child is eligible for PH-95 coverage, there are several steps to apply:

**First**, you will need to obtain your child's birth certificate. If you do not have one on file, you will need to reach out to your local or state government to obtain a copy. If you live in Pennsylvania, for instance, you can get your child's birth certificate by calling the Department of Health Division of Vital Records.

**Next**, you will need your child's Social Security card. If your child doesn't have one or you have misplaced your child's Social Security card, you can contact your local Social Security office.

**Third**, you must assemble documentation on your child's disability. Because those who make disability determinations won't independently evaluate your child, you'll need to make sure this documentation is thorough and complete. When doing this, you don't necessarily have to determine if your child's disability meets a particular disability standard. Rather, include things like the severity, duration, and frequency of your child's limitation. Getting documentation from doctors, teachers, and therapists can also be helpful.

**Fourth**, you'll need to submit your application. You can do this online or by phone. You can apply at [www.compass.state.pa.us](http://www.compass.state.pa.us), or by calling the **Consumer Service Center 1-866-550-4355**

**Finally**, you'll need to get a Supplemental Security Income ("SSI") eligibility determination. Even if your family isn't seeking SSI, your local Social Security office may require you to go through this process.

### Getting High-Quality Coverage for Free

In the end, PH-95 coverage can be an excellent option for your family. Whether you have one or several children with disabilities, we encourage you to seriously consider this option. It can go a long way in easing your financial stress while helping your children get covered.

