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Helping Schools Help Families Get Health Insurance

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More A+ Strategies: Engaging Schools to Help Get Children Enrolled

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Presentation Objectives

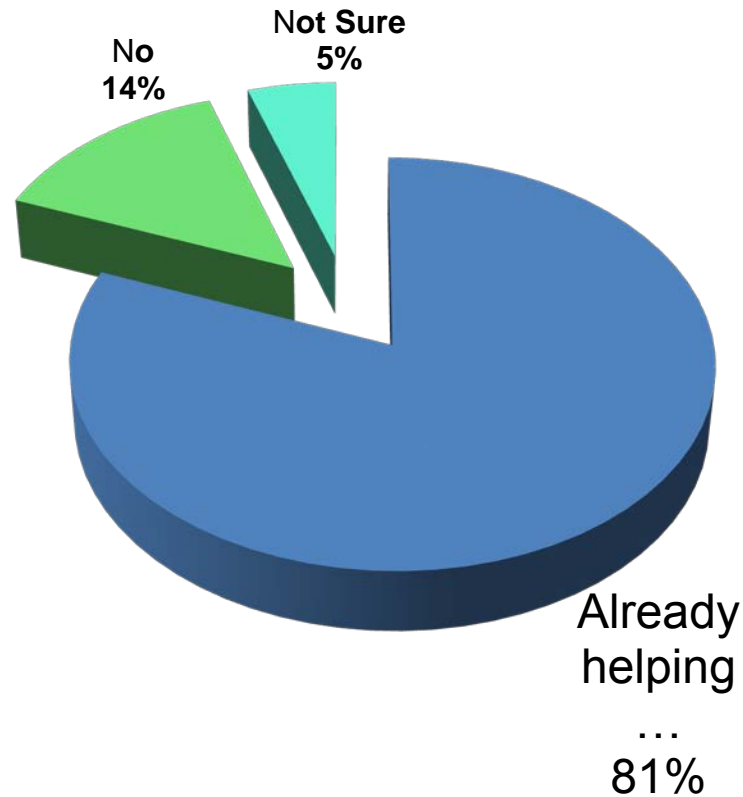
- Understand the reasons for – and ways to – target uninsured children through schools
- Get to know the language and the rules of privacy in schools
- Explore the types of data available
- See tools you can use through the covering kids & families BadgerCare+ Toolbox

Acronym-onius (“What’d he say?”)

- HIPAA - Health Insurance Portability and Accountability Act
- FERPA - Family Educational Rights and Privacy Act
- DD - Directory data
- FRPL (NSL) - Free and reduced price lunch (meals)
- DSA – Data sharing agreement
- HIS - Health insurance status
- IRB – Institutional review board (human subjects)

Why Schools?

- School staff are interested and already helping families
- Schools offer a natural environment
- Systems are in place
- With help, staff can be more efficient and effective

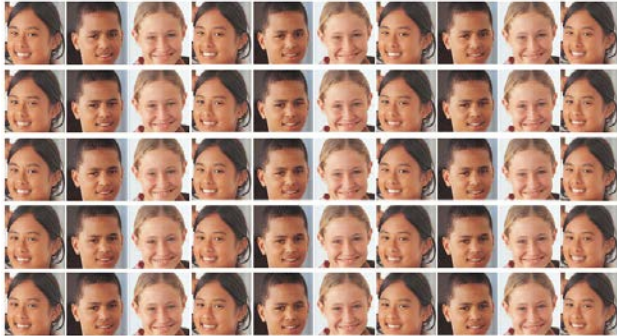


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Reaching the Uninsured through Schools

- Awareness among eligible families remains incomplete
- There are newly eligible families all the time
- Many other barriers for this population
 - Perceptions (income too high, insurance unnecessary)
 - Complicated family lives with competing priorities
 - Programmatic complexities (paperwork requirements, difficult to navigate alone)
 - Language difficulties and cultural beliefs
- Families trust schools and may prefer learning about and pursuing MA/SCHIP through more familiar environments
- Information campaigns alone may not be enough

Targeting the Uninsured



Entire Student Population



Free/Reduced Price Lunch Population



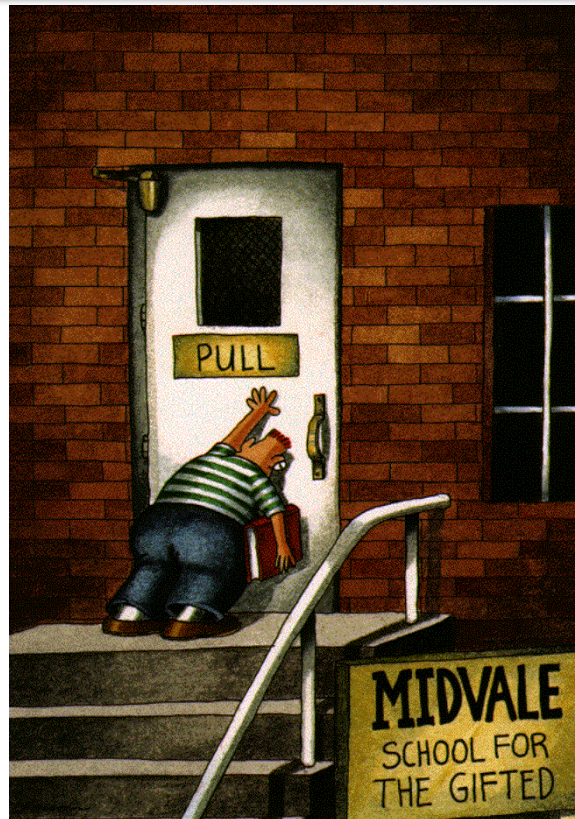
FRPL Estimated Eligible



Students Without Health Insurance

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The Push and Pull of Protecting Student Record Privacy



Details matter

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Protecting Privacy: Letting Parents Opt In and Opt Out

- Opt out = passive consent; if a parent does not take the opportunity the school presents to keep data from being shared, it will be shared when requested
 - Directory Data
 - School Lunch Enrollment Data
- Opt in = informed consent; a parent must affirm his/her willingness to share specified data with specified organizations for specified purposes
 - Data in educational records not considered Directory Data

Types of School Records

- Educational Records – any record in any medium, maintained by the school, that is directly related to a student
- Directory data – The set of records that can be shared so long as opt out opportunity is provided
- Free and reduced price meal information – Information on the applications; can be shared so long as opt out and other rules are followed
- Health insurance status – Falls outside of data considered Directory Data and thus FERPA opt-in rules apply

FRPL/NSL Data

USDA guidelines:

1. Allows sharing of information between free and reduced price meal programs and state Medicaid and SCHIP programs (does your organization qualify?)
2. Must offer families the opportunity to request information NOT be shared (opt out)
3. FRPL “determining agency” and MA/SCHIP enrollment agency must enter into a DSA

Directory Data

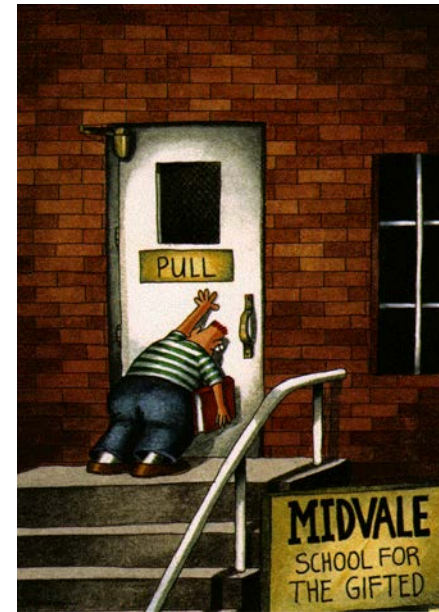
- FERPA and Wisconsin Statutes authorize school districts to disclose directory data (be sure to check your state statutes!) with opt out
- Fields covered in Wisconsin include:
 - name, address, telephone, date of birth
 - weight and height of members of athletic teams,
 - dates of attendance, photographs, degrees and awards received

Health Insurance Status

- School Districts may collect student health insurance status
- School Districts may share health insurance status only when parents/guardians give active consent
- FERPA requires the following elements be included for active consent:
 - Name of student whose record is being released
 - Specify records that may be disclosed
 - State the purpose of the disclosure
 - Identify the party to whom disclosure will be made, and
 - Include the signature of the parent/guardian

Data Sharing: Challenges to Expect, Tools You Can Use

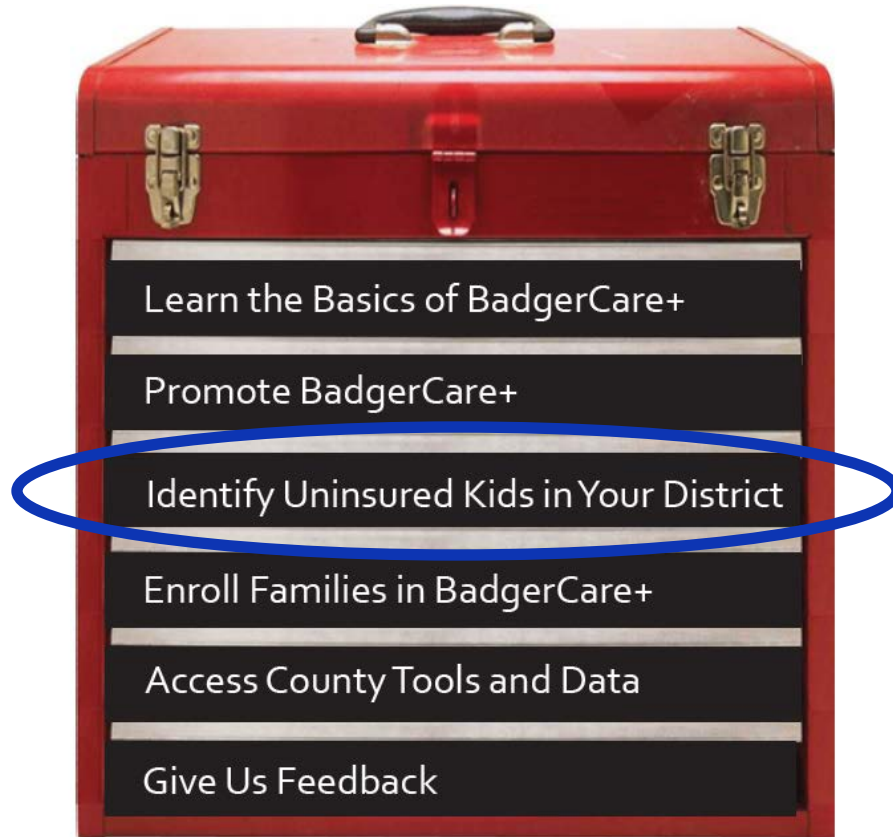
- Challenges
 - Keeping it legal
 - Easing privacy concerns
 - Navigating the schools' process(es)
 - Capacity, yours and theirs
- Tools
 - FRPL Opt-out samples
 - DSAs
 - HIS collection forms
 - Outreach materials



Remember this guy?

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BADGER CARE + Toolbox



<http://www.ckfwi.org/toolbox.html>

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Tools for Targeting the Uninsured

- FRPL data sharing opt out form
- FRPL data sharing DSA
- HIS information sharing opt-in

Student Health Insurance Status Form
Name of School District
 This form is good through Month/Year. If you would like to make changes, send the school a

Student Name (please print) _____ Phone _____ Address _____

Does your child have health insurance? Yes No

May the school share this form with Name of Community Agency? Yes No
Sharing this information helps the school connect families who may need affordable health insurance to resources that can help them.



Health insurance coverage is an important part of making a child's school year successful. It can pay for vaccinations, prescription drug check-ups. These services add up to kids going to school ready to learn.

But not all kids have health insurance. Your child's school is making sure that more kids and their parents can get health insurance coverage.

Your signature shows that you agree to share information about your child's health insurance status. Your information will only be used for school-related purposes.

Parent/Guardian Name (please print) _____ Parent/Guardian Signature _____ Date _____

Forms should be returned to _____

DISCLOSURE OF

I. PURPOSE AND SCOPE

(Insert name of determining agency) and agree that children's free or reduced price school meal application information disclosed by the (insert name of receiving agency) about child will be used only for purpose (insert name of determining agency) and (insert name of receiving agency) penalties for unauthorized disclosure.

II. AUTHORITY

Section 9(b)(2)(C)(iii) of the Freedom of Information Act authorizes the limited disclosure of eligibility information to the parent/guardian. Except that, the parent/guardian share eligibility information benefits under or enrolling child's health insurance.

Free and Reduced Price Meals: Information Sharing

By sharing information from your child's Free and Reduced Price Meals application, _____ School District can help you find out more about BadgerCare Plus.

BadgerCare Plus is Wisconsin's health insurance program. It provides affordable, high-quality health care coverage to all children.

- If it is **OK to share** your child's meals information: do not fill out this form.
- If it is **NOT OK to share** your child's information: check the "No" box and fill out the form below. Return it to _____.

No, I do not want school officials to share information from my child's free and reduced price school meal application with BadgerCare Plus. (This will not affect your child's eligibility for free and reduced price school meals.)

Child Name (1): _____ School: _____

Child Name (2): _____ School: _____

Child Name (3): _____ School: _____

Child Name (4): _____ School: _____

Parent/Guardian Name: _____

Parent/Guardian Signature: _____ Date: _____

Parent/Guardian Address: _____

BADGERCARE+
 Health insurance for many families and kids



BadgerCare Plus provides affordable, high-quality health insurance that can help your children be healthy and save you money because it may cover:

✓ Doctor Visits	✓ Hospital Stays and Surgery
✓ Transportation to Care	✓ Eye exams
✓ HealthCheck and Check-ups	✓ Immunizations
✓ Hearing Services	✓ Prescription Drugs
✓ Emergency Room Care	✓ Mental Health Services
✓ Lab Tests and X-rays	✓ Alcohol/Drug Addiction Care
✓ Sports Physicals	✓ Prenatal Care

To learn more, go to www.badgercareplus.org or call [\[local contact\]](#).

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Complying with FERPA (opt in!)

This form is good through *Month/Year*.

Student Health Insurance Status Form

Name of School District

is good through *Month/Year*. If you would like to make changes, send the school a written note.

Student Name (please print)

Phone Address Date of Birth

Does your child have health insurance? Yes No

May the school share this form with *Name of Community Agency*?
Sharing this information helps the school connect families who may need affordable health insurance to resources that can help them. Yes No

May the school share this form with *Name of Community Agency*?
Sharing this information helps the school connect families who may need affordable health insurance to resources that can help them.

Yes No

making sure kids do
n drugs, and regular
chool healthier and

chool is working to
ealth insurance



Your signature shows that you agree to share information about your child's health insurance status. Your information will only be used for school-related purposes.

Parent/Guardian Name (please print)

Parent/Guardian Signature

Date

Parent/Guardian Signature

Date

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Key Questions to Answer

- How best to target: FRPL, HIS, both or neither?
- What are the timelines and deadlines for preparing enrollment/data collection materials and forms?
- What is the capacity within and without the district to provide outreach and enrollment assistance?

(More) Key Questions to Answer

- Targeting via FRPL?
 - Are you considered part of the administration of MA/SCHIP? If not, will your state designate you as such?
 - Does the school district already include an “Opt-Out” question or form in its FRPL enrollment process? What, if anything, is done with that information?
 - What is the FRPL enrollment process? What is the school enrollment process?
- Targeting via HIS?
 - Does the district gather health insurance status from students? If not, is it willing to collect it?
 - How will the district obtain informed consent to share the data?

BADGER CARE + Toolbox



<http://www.ckfwi.org/toolbox.html>

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Contact Us

- Contact CKF for help or questions:
 - 608-261-1455
 - info@ckfwi.org
- Spend some time at:
<http://www.ckfwi.org/toolbox.html>
- Make contact with schools in your area to explore ways to partner
- Incorporate materials from the Toolbox into your own outreach planning

