Bayou Land
Families Helping Families
Welcome Dr. Michel

The Board of Directors of Bayou Land Families Helping Families is excited to introduce Charles Michel, Ed. D as our new Executive Director. Dr. Michel is a recently retired Special Education Director for the Lafourche Parish School system.

He not only brings Bayou Land Families Helping Families an expert knowledge of the special education system, but also a daily knowledge of parenting children with disabilities. Join us in welcoming Dr. Michel to our team.

LaCAN Member Meeting

La Council’s Advocacy Network (LaCAN) can help improve the systems that serve individuals with developmental disabilities. Come and find out how you can participate in these advocacy efforts.

Saturday, July 28, 2018
Terrebonne Parish Library
4130 West Park Ave., Gray
10:00 AM
RSVP at jsmith@lacanadvocates.org
Free coffee and donuts
Farwell to Rhiannon Traigle

10 years ago, my son Riley was diagnosed with Duchenne muscular dystrophy. Upon receiving his diagnosis I immediately began reaching out for information and help.

The very first place I called was Bayou Land Families Helping Families. It was then that my dedication to and love for Bayou Land began. Four and a half years ago I was appointed as the ‘temporary’ Executive Director which turned out to be a not-so-temporary job I loved. As Riley and my family have grown and changed, it is now that I realize it is my time to pass the hat and move into a new chapter in life.

Through my years as the Bayou Land FHF Executive Director I have met some amazing individuals and families that are unmatched in their dedication to not only their own children, but to advocating for all children and individuals diagnosed with disabilities and special healthcare needs. It has been a pleasure working with a wonderful staff and Board of Directors that have gone above and beyond for this center, community and region. I sincerely thank our community, state, and federal partners and stakeholders for supporting and working collaboratively with me and Bayou Land FHF throughout my time here.

I am saddened to leave Bayou Land but I will continue to be a part of this center through support and advocacy and I believe Bayou Land will continue to grow and do great things to help families for many years to come!
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Saturday, July 28, 2018
Terrebonne Parish North Branch Library
4130 West Park Ave., Gray
10:00 AM
RSVP at jsmith@lacanadvocates.org
Free coffee and donuts

Workshops and Events

Bullying Workshop
Friday, August 22, 2018
3:00 PM – 5:00 PM
Terrebonne Parish Library
151 Library Dr, Houma
The presenter will be Lt. Clint Dempster with Lafourche Parish Sheriff's Office
Contact Renee Frye at (985)447-4461 or rfrye@blfhf.org to register.

How to be Safe from Scamming and Smart 911
Lafourche Parish Sheriff’s Department
Tuesday August 28, 2018
9:30 AM – 11:30 AM
Lafourche Parish Library
705 West Fifth Street, Thibodaux
Contact April Young at (985)447-4461 or ayoung@blfhf.org to register.

Cultural Competency 101 Training
Presented by: Robert Blue
Thursday, September 13, 2018
1:00 PM – 4:00 PM
Terrebonne North Branch Library
4130West Park Ave., Gray La. 70359
Contact Julie Folse at (985)447-4461 or jfolse@blfhf.org to register.
All families should know what the insurance “jargon” means, and how it affects them, especially since medical debt is the leading cause of bankruptcy (source: Families USA).

What Do These Terms Mean?
There are many different financial terms related to insurance which affect how much it will cost families.

**Premiums**
The amount paid to the health insurance plan for coverage -- usually paid monthly.

Note: Families may also be eligible for free or low-cost coverage if eligible for Medicaid/CHIP (Children’s Health Insurance Program.) Individuals under age 30 may also be eligible for “catastrophic” plans that have fewer benefits at a reduced cost (lower premiums).

**Deductible**
The amount families have to pay before the insurance will start paying. Usually there is a deductible each year. Sometimes it covers the whole family; sometimes each person has a separate deductible.

**Copays**
A fixed amount paid by a patient per health service, such as a $20 copay for one doctor visit. Sometimes the payment is higher for specialists or out-of-network providers.

**Coinsurance**
The percentage paid by families for a health service, such as 20% of the doctor’s bill. The coinsurance is usually higher for out-of-network providers.

Note: Plans must cover a portion of 10 Essential Health Benefits, and there is no deductible, copay or coinsurance for preventive services (such as well-child visits and immunizations), as these are supposed to be free if provided by an in-network provider. (See http://www.hhs.gov/healthcare/facts/factsheets/2010/07/preventive-services-list.html.)

**Out-of-pocket Costs**
The total of the deductible, copays, and coinsurance that a person pays. The ACA sets out-of-pocket maximums. Once the maximum has been reached, the insurance plan must pay all costs. See https://www.healthcare.gov/choose-a-plan/out-of-pocket-costs/.

**Out-of-Pocket Maximum (Limit)**
The most families pay before the insurance pays 100% for a covered service.

Note: Lifetime and annual limits on the amount the insurer will pay have been eliminated by the Affordable Care Act.
Cost-Sharing Reductions
The ACA allows people with “Silver” level plans purchased on a health insurance exchange to get help paying their out-of-pocket costs if they are below 250% of the Federal Poverty Level. See https://www.healthcare.gov/lower-costs/save-on-out-of-pocket-costs/.

Allowed Amount or Allowable Charge
The maximum that the insurance will pay for a given service, which is the amount that the insurance company will use to calculate its percentage of the charges. For example, the doctor may charge $120 for a visit, but if the insurance company allows only $100 for the visit and pays 80% of the allowed amount, the amount paid by the insurance company would be $80 (80% of $100) instead of $96 (80% of $120).

Balance Billing
The difference between the provider’s charge and the allowed amount that families pay if they don’t use a “preferred” (in-network) provider. This could add up to more than the stated coinsurance amount. (See above, “Allowed Amount.”)

Explanation of Benefits (EOB)
The document sent by the insurance company to the insured showing how much it paid for a health service.

How families can verify if the bill is correct and what to pay?
Did you know that up to 80% of medical bills are wrong (source: Consumer Reports)? Once families understand the insurance language, they can examine their medical bills for accuracy. Some tips are:
• Is the bill “itemized?”
  This means it lists all services provided.
• Is the identifying information correct?
  It needs to include the provider’s name and contact information, including tax id.
• Does the bill have the correct codes?
  The insurance company looks for both an ICD9 code (diagnosis) and CPT code (treatment.)
  NOTE: Families can also check codes at
  http://www.cms.gov/medicare-coverage-database/staticpages/icd-9-code-lookup.aspx (diagnosis) and
• Does the bill match up to the Explanation of Benefits (EOB) from the insurer?
  The EOB will have the date of service, amount billed, covered amount, and balance due.

Families need to be able to understand the language of health insurance to successfully navigate the system. In addition, they can use this knowledge to look at the insurance itself (premiums, copays, tax credits, etc.) as well as verifying that medical bills are correct. In this way, parents can reduce costs and protect their family financially.
For more information contact Julie Folse at 985-447-4461.
8 Steps to Kicking Off Your Child’s IEP the Right Way

By Amanda Morin

Whether your child’s beginning a new school year or has a brand-new Individualized Education Program (IEP), you’ll want to get him off to a good start. Here’s what you can do to kick off his IEP and year the right way.

1.) Print out a copy of your child’s IEP.
Make sure you have (and have read) every page of the IEP—from the attendance sheet to the notes section. Know which parts are most important.

2.) Attach an introduction letter to the IEP.
It’s a great way to share unique things teachers should know about your child that aren’t included in his IEP. Use this back-to-school letter form as a guide.

3.) Confirm your child’s schedule.
Teacher assignments can change over the summer or when a program changes. Know your child’s most up-to-date schedule and teacher names.

4.) Give a copy of the IEP and introduction letter to all of his teachers.
This can help keep everyone aware of your child’s needs. It also helps keep general education teachers involved.

5.) Ask to be kept informed.
You’ll get scheduled progress updates, but let providers know you’re available to talk and problem-solve as issues come up.

6.) Set up a check-in meeting.
Before calendars are booked, schedule a time a few weeks into the year to sit down with the IEP plan administrator and/or special education teacher.

7.) Go over the IEP with your child.
Make sure he knows the accommodations he should have (and can ask for) and the services he’ll be getting.

8.) Practice self-advocacy with your child.
Talk about ways he can remind teachers about what’s in the IEP. You can’t be with him, so he’ll need to know how to speak up.

The Louisiana Department of Health’s (LDH) Office for Citizens with Developmental Disabilities (OCDD) is introducing an innovative system, called the Tiered Waiver System, to ensure that more Louisiana residents seeking home and community-based services receive the appropriate level of service to meet their needs.

- After years of research and collaboration with individuals with developmental disabilities, families, providers and community organizations, the Department will offer waivers in a manner that will offer coverage to a greater number of individuals; will provide for more predictable budget requests; and in a manner that will be sustainable for the long-term.

- Prior to this system change, to address the existing number of individuals on the waiting list, it would cost the State of Louisiana roughly $832 million in new state and federal dollars. This shift to a tiered waiver system will allow Louisiana to address the 25-year-old waiting list while meeting people’s needs.

- LDH OCDD has screened more than 9,400 individuals who are on the Request for Services Registry (RFSR) / “waiting list,” which was called the RFSR Screening Initiative to determine if they have unmet needs and the type and urgency of the supports needed, if applicable.

- For individuals with intellectual and developmental disabilities in Louisiana who are on the Request for Services registry, which is commonly referred to as the New Opportunities Waiver (NOW) waiting list, you can expect three major changes involved in the move to a tiered waiver system.

  1. Waiver offers will no longer be made on a first-come, first-served basis as they have over the course of the last 20 years; waiver offers will now be made based on a person’s urgency of need and their registry date. This shift to a prioritization process will provide assistance needed in a timelier manner to those at highest risk of institutionalization and promote the ability to continue living in the community. The system will also allow for a rescreening if a person’s needs change over time.

  2. Additionally, the tiered waiver system will now have only one waiting list/registry, and when a person receives a waiver offer, they will participate in a needs-based
assessment to determine the most appropriate waiver to meet their needs. This means that people will not automatically receive a New Opportunities Waiver (NOW) offer; they will receive a Developmental Disabilities Waiver offer, and the most appropriate waiver will be identified through assessment and person-centered planning.

3. The age limit for the Children’s Choice Waiver has increased to 21 years of age. This aligns with the age for Medicaid state plan Early and Periodic Screening, Diagnostic and Treatment (EPSDT) services, and there is a justification system in place if additional supports are needed in the Children’s Choice Waiver.

While, we know this is a departure from how services have been delivered in the past, we must act now to solve the problem. OCDD believes this move to a priority-based system is the solution. A move to a tiered waiver system will have the following benefits:

1. Individuals will receive the most appropriate waiver that best meets their need rather than immediately receiving the more costly NOW waiver.

2. This system will allow OCDD to have a more responsive system to meet unmet and urgent needs of those individuals who are waiting for services.

3. This system will allow for more predictable estimates of budget requests needed for developmental disabilities waivers to meet the needs of those with unmet urgent needs.

LDH OCDD has a robust communication plan in place to ensure all stakeholders are advised of the changes made to the developmental disabilities service delivery system and have an opportunity to ask questions about these changes.

1. Letters were sent to all individuals currently on the Request for Services Registry and to all individuals/families currently receiving the Children’s Choice waiver to advise how these changes directly affects them.

2. All service providers and human services districts/authorities will receive in-depth training regarding these changes, including change in roles and expectations.

3. Executive management staff at OCDD will be holding regional stakeholder meetings in all ten LDH regions to discuss these changes and provide opportunities for questions.

For more detailed information please visit [www.dhh.louisiana.gov/systemtransformation](http://www.dhh.louisiana.gov/systemtransformation), or call 1-866-517-7687 or email [ocdd-hcbs@la.gov](mailto:ocdd-hcbs@la.gov).
10 Simple Low-Cost Steps to Better Preparedness

By Karen Scallan

Becoming “All-Hazards” ready doesn’t have to mean a huge investment in time or money. There are simple things you can do to be better prepared and not break the bank. Here are 10 low-cost things you can do to be more prepared with an emphasis for people with disabilities and complex medical needs:

1. **Recognize it’s not just about hurricanes.** Write down a plan for hazards in your area. Most parish emergency operations centers will help you identify hazards unique to where you live. Think about what place in your house could act as a “safe room” in a tornado. How would you handle a flash flood? Engage other family members for ideas and come up with a basic plan for what you would do.

2. **Consider active shooter events in your plan.** Individuals with intellectual or developmental disabilities may not be able to navigate a complicated situation like an active shooter event. They may have to rely on Direct Support Workers (DSWs) or relatives or friends to help. Visit the places where DSWs and/or family frequently take your child (ex. Walmart, the mall, a favorite restaurant). Map out all exits including “hidden” ones we don’t usually think of. This can be a great training exercise for DSWs if you are using self-directed waiver services.

3. Have DSWs and family members who care for you/your child watch “Run, Hide, Fight” on YouTube. This video will explain steps to take in an active shooter event. Talk afterward about how the steps translate to locations in the community you or your child visit. You can find the video at: [(https://www.youtube.com/watch?v=5Vc5wejU2D0)](https://www.youtube.com/watch?v=5Vc5wejU2D0).

4. Pack a “Go Bag” and keep medication bottles in it along with a change of clothes, basic first aid, comfort items for your child and other evacuation essentials. In our household, medications are loaded once a week in our daily med box. The bottles containing the rest of our medications remain in plastic bags in our “Go bags.” Each family member has their own go bag. (Use old school backpacks to save money.) If there is ever an urgent emergency near us or house fire we can grab those bags in a matter of seconds and be assured we have remaining medications and the bottles so they can be refilled. We also have copies of important info on CD-ROM in my bag.

5. Talk to your child’s school about their emergency plans. If your child has an Individualized Education Plan (IEP), discuss school emergency plans at the IEP or Individualized Health Plan meeting at school. What is the process for lock downs at school? If your child needs rescue or other
medications, how will they access them during a lockdown? Are the meds in class? In the building? Or, in the nurse’s office in another building? Who is responsible for taking the rescue meds during a school evacuation by bus? Does your child have an anxiety or behavioral health disorder? What will help keep them calm during an event? These are all questions that should be discussed at a minimum in the IEP or IHP process. Make sure your IEP reflects whatever your child needs in these type situations.

6. Does your loved one with a disability elope from the home? Consider how you may track them and consider how first responders might contact you quickly through various identification services you can join. (See a few suggestions at the end of the article.)

7. Make sure anyone with a Medicaid waiver in your household has a solid emergency plan in their Certified Plan of Care (CPOC) for the year. Review what is in their current CPOC and if it does not cover all hazards in your area, ask for a change in the emergency plan. Call your support coordinator and ask how to update your emergency plan.

8. Make sure you have all important numbers entered into your cell phone. Include numbers for doctors and other provider, Healthy Louisiana plan member services, DME company, support coordinator, OCDD, your Human Service District or Authority, Governor’s Office of Homeland Security and Emergency Preparedness (GOHSEP), your parish Emergency Operations Center, hotels you think you may evacuate to if you have to leave (I enter mine in the phone so they are all together in the contact section “EVAC HOTEL-Marriott Shreveport”) and family and friends you may need to contact.

9. Download to your phone your Healthy Louisiana plan app. Most of us in an emergency can manage to evacuate with at least our phones. If you have downloaded the app to your phone, the app will have a photo of your plan ID Card. You’ll be able to access the card easily on routine doctor visits. But you will also have it handy if you evacuate. Call the member services number on the card to arrange care while you are evacuated so that your plan will cover it. You can also call your plan case manager for emergency assistance with housing and food in a large scale disaster. The app will have a list of your current medications so any time you visit a doctor, urgent care or emergency room, you will always be able to access the list.

10. And, finally, when you are done, you’ve just begun. Revisit your plan yearly and make any needed changes.
Add another item to your to do list each year and build your family’s resilience possibilities during emergencies.

Resources:

1. **IfINeedHELP (QR ID Codes) [https://ifineedhelp.org](https://ifineedhelp.org)**
   Provides a QR Code for free that links to emergency contact info for family. Purchase low-cost and up items with the QR code imprinted on it for your loved one to wear.

2. **Bell and Howell Sonic Alarm System**
   Available at Target, Home Depot, and online, this system provides a number of connectors to create an alarm if a door or window opens at home alerting you that someone left the house.

3. **BrickHouse Locater, [www.brickhousesecurity.com](http://www.brickhousesecurity.com)**
   Provides tracking devices individuals can wear and home camera security.

4. **Fabric bracelet - [www.make-a-tag.com](http://www.make-a-tag.com)**
   Fabric bracelet engraved metal tag.

   Medical ID tags, emergency call button with membership

6. **Live 360 Family Tracker**
   Tracks cell phones of family members to pinpoint their locations.

*Karen Scallan is a parent advocate and owner of Special Needs & Parent Support Services of LA, LLC. She provides All-Hazards Emergency Preparedness training throughout the year to individuals with disabilities and complex needs and their families and professionals who serve them. She operates a Special Needs Help Line for Louisiana Medicaid advice and support. She can be reached at 504-300-5117 or via email at kcsallan@gmail.com.*