CONVERSATIONS IN CARE

A Practical Guide for CHWs and Care Teams Rooted in Trust and Respect

Health Insurance & Access to Care

Why It Matters

Having health insurance helps families access regular checkups, vaccines, screenings, and treatment for their children. It ensures that babies and children receive care when they need it, without families facing unexpected costs.

This conversation guide aims to support providers in delivering information with compassion, creating a safe and respectful environment, and connecting families to the resources and support they need as they begin to navigate their journey.

Before the conversation

- Create a safe, respectful environment.
- Ask about what the family already knows or believes.
- Acknowledge that some words, beliefs, or traditions may be different, and that it is okay.
- At first, listen more than speak.

Questions	Answers
Why is health insurance important for my baby or family?	Health insurance helps pay for checkups, vaccinations, tests, and treatment if your baby or child gets sick. It also helps families avoid high out-of-pocket costs. Having coverage makes it easier to keep up with regular care and catch health issues early.

Tip: Emphasize that insurance protects both health and finances. Explain that regular preventive care is easier to maintain with coverage.

Questions	Answers
What is Medicaid (MaineCare) and who qualifies?	Medicaid is a state program that provides free or low-cost health coverage for children and families who meet income and eligibility guidelines. Babies and children are often eligible even if parents work.

Tip: Help families understand income limits and application steps. Encourage families to apply early, even during pregnancy, to ensure coverage from birth.

Questions	Answers
What is CHIP (Children's Health Insurance Program)?	CHIP provides health coverage for children in families that earn too much to qualify for Medicaid but still need help paying for coverage. It covers doctor visits, vaccines, prescriptions, and hospital care.

Tip: Explain that CHIP ensures children get regular care even if the family's income is above Medicaid limits. Help families compare CHIP benefits with other insurance options.

Questions	Answers
What is Katie Beckett coverage?	Katie Beckett is a Medicaid program for children with serious medical needs who live at home. Normally, a family’s income could make them ineligible for Medicaid, but Katie Beckett allows children to qualify based on their medical needs, not family income.

Tip: Explain that Katie Beckett helps families get care for children with complex medical conditions. Connect families to specialists, case managers, or social workers who can help with the application process.

What about private insurance?	Private insurance is coverage purchased through an employer or directly from an insurance company. Plans vary in cost, benefits, and provider networks.

Tip: Help families compare plans and understand what is covered for their baby. Explain that some employers offer family coverage, which may include newborns from birth.

What if a family cannot afford insurance?	Some clinics and providers offer: • **Sliding-scale fees:** payment based on family income. • **Free or low-cost care:** services for families without insurance. • **Community health centers:** often have financial assistance programs.

Tip: Provide a list of local clinics and resources. Offer guidance on income verification and application forms.

Questions	Answers
When should families apply for health coverage?	Families should apply as soon as possible, ideally during pregnancy or immediately after birth. This ensures the baby has coverage for the first checkups, vaccines, and any screenings needed in the first days and weeks of life.

Tip: Explain that early enrollment ensures no gaps in care. Offer to help with paperwork or online applications.

What documents or information do families need to apply?	Typical items include: • Proof of income (pay stubs, tax forms). • Proof of residence. • Identification for parents or guardians. • Baby's birth certificate (if already born). Help families gather and organize documents. Reassure families that information is kept confidential.

Tip: Normalize the fear they may have without dismissing it. Use calm language and avoid graphic details.

How can families keep insurance coverage active?	Families should: • Report changes in income, address, or household size promptly. • Renew coverage when required by the program. • Keep records of all communications with the insurance program.

Tip: Encourage families to set reminders for renewals and updates. Offer support if they need help communicating with the insurance program.

Note: These questions and responses were gathered from community members and developed with their voices and cultural insight. For more information or resources, visit MCD's Strengthening Patient Care webpage: mcd.org/technical-assistance-training/strengthening-patient-care