

Tip Sheet: Families of Children with Special Health Care Needs

When Insurance Won't Pay: Family to Family Ideas

It is common for children with special needs to require services, supports, equipment, therapies, medications, and other items that are not covered by any health insurance plan or government program. Many families have used these strategies: (Thank you to [The Arc of Illinois](#) for many of these great ideas!)

- Ask the vendor or provider if they will offer a discounted price or rate if you pay cash.
- Find other families and share the cost of hiring a therapist for group therapy sessions.
- Check with your employer, community groups and houses of worship for local grant funding options.
- Try a personal fundraising site to raise donations from friends and family. Some sites to consider: www.youcaring.com; www.gofundme.com; gogetfunding.com; <http://www.personalpaypal.com>
- Apply for all possible government programs even if you do not think you are eligible. Many providers will offer payment on a sliding scale to families who can show a rejection letter from a government program.
- Go to the confidential website www.oregonhelps.org to see which programs you might be eligible for.
- Ask your child's care coordinator, home visiting nurse, therapist, or school representative about scholarships or funds they are aware of.
- Ask local high school, college, or community service clubs if they can raise funds for your child's needs as one of their community service activities.
- Ask your child's therapist if his or her professional organization has a scholarship fund you can apply for
- Accept offers of help from friends and neighbors – make up a list of things they can help with (examples: running errands, rides to appointments, help with chores, respite, babysitting, lawn care, meal preparation, pet care etc).
- Look into [Medical Savings Accounts](#) where you can bank pre-tax dollars for uncovered medical expenses
- Use your local health department, Federally Qualified Health Center, or School-Based Health Center to find out if your child can receive free or low-cost immunizations, well-child care or other services.
- Sign up for an Oregon ABLE savings account. They are a way to save money that won't affect your child's services. Their purpose under Oregon law is to 'enhance the life' of a person with disabilities.

AND...talk to your tax preparer to see if you are eligible for :

- [Oregon State tax exemption](#) for a dependent child with a disability;
- [Earned Income Tax Credit](#) for your child
- [Deductions](#) for your child's out-of-pocket medical expenses



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