



**Harbor Regional Center Service Policy**  
INSURANCE, CO-PAYMENTS, COINSURANCE AND DEDUCTIBLES

**DEFINITION:**

Co-payments or “co-pay” is a specific charge that a health insurance plan may require of the insured for each use of a specific service or supply covered under the insurance plan/policy.

Co-Insurance is a type of insurance that requires the insured to pay a portion of the payment made for a specific service or supply.

Deductible is a specified amount of money that the insured must pay before an insurance company will pay for a specific service or supply.

**PHILOSOPHY:**

Access to insurance funded services and supplies can enhance an individual’s overall quality of life and can be essential to their day-to-day care needs.

Harbor Regional Center recognizes that some families with a developmental disabled family member are not able to meet all or part of the costs associated with accessing needed services and supports through their health insurance plan/policy.

**POLICY:**

Harbor Regional Center may purchase insurance co-payments, co-insurance and deductibles for an individual only if the following criteria are met:

1. The individual is covered by a private health insurance plan/policy of their own (if an adult) or that of his or her parent, guardian or caregiver;
2. Access of the support or service funded by a health insurance plan/policy is a) necessary because of the developmental disability or developmental delay and b) is identified in an individual’s Individual Family Service Plan (IFSP) or Individual Person-Centered Plan (IPP);
3. The family has an adjusted gross income that does not exceed 400% of the federal poverty level;
4. There is no other third party having liability for the cost of the services of support, as provided in subdivision (a) of section 4659 and article 2.6 (commencing with section 4659.10) of the Welfare and Institution Code;



5. The individual, parent, guardian or caregiver certifies the family's or individual's gross income by providing copies of the W-2 Wage Earners Statements, payroll stubs or a copy of the prior year's state income tax return or other documents and proof of other income;
6. The individual, parent, guardian or caregiver agrees to notify Harbor Regional Center when a change in income occurs that would result in a change in eligibility for coverage of the health insurance plan/policy co-payments, co-insurance;
7. The individual, parent, guardian or caregiver agrees that payment will be made directly by the regional center to the provider of support and that the provider of support must be contracted with the regional center;
8. The individual, parent, guardian or caregiver agrees that payment will begin after all of the above has been established and not retroactively.

An exemption to the limits set forth in paragraph 2 and 8 immediately above may be granted by the Executive Director if the individual, parent, guardian or caregiver can provide evidence of a) catastrophic loss that temporarily limits the ability to make co-payments or co-insurance payments; b) an extraordinary event that impacts their ability to meet co-payments/co-insurance requirements; and c) significant un-reimbursed medical costs associated with the care of the individual or another child who is also a regional center individual.

Families of children participating in the California Early Start Program who are receiving services and supports pursuant to their Individual Family Service Plan (IFSP) are not required to fund for co-payments, co-insurance or deductibles associated with services provided in the early start program if:

1. The child is covered by their parent's guardian's or caregiver's health care service plan or health insurance policy; and
2. There is no other third party having liability for the cost of the service or support.

*Approved by the HDDF Board of Trustees, March 15, 2022.  
Approved by the Department of Developmental Services, June 1, 2022.*