

# Insurance Facts for Missourians with Special Health Care Needs



Individuals with special health care needs have different requirements when searching for an insurance plan to meet their unique needs. This fact sheet has been developed to aid in that search.

## **Adequate insurance for special needs individuals should contain the following components:**

- Basic medical services including physician services, preventive exams, immunizations, inpatient, outpatient, emergency room services, and prescription drug benefits
- Behavioral health services (e.g. mental health services or counseling)
- Therapies (physical, occupational, and speech)
- Hearing and vision services
- Affordable benefits package (e.g. co-pays, premiums, deductibles, etc.)
- Case management or service coordination

## **For more information regarding insurance companies offering insurance to individuals with special health care needs contact:**

Department of Insurance, Financial Institutions and Professional Registration (Please have individual's name, address, date of birth, diagnosis, and current insurance information before calling)

Toll-free: (800) 726-7390

Phone: (573) 751-2640 Website: [www.insurance.mo.gov](http://www.insurance.mo.gov)

## **Websites**

*MO HealthNet for Kids:*

[www.dss.mo.gov/mhk/index.htm](http://www.dss.mo.gov/mhk/index.htm)

*MO HealthNet for Families (MHF):*

[www.dss.mo.gov/fsd/maf.htm](http://www.dss.mo.gov/fsd/maf.htm)

*Programs & Services—Healthcare:*

[www.dss.mo.gov/pr\\_health.htm](http://www.dss.mo.gov/pr_health.htm)

*Programs & Services to Support Families:*

[www.dss.mo.gov/pr\\_family.htm](http://www.dss.mo.gov/pr_family.htm)

*SHCN Family Partnership:*

<http://www.health.mo.gov/living/families/shcn/familypartnership/index.php>

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PO Box 570  
Jefferson City, MO 65102-0570



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Toll-free: (800) 451-0669  
<http://health.mo.gov/living/families/shcn/>