

San Andreas Regional Center Health Insurance Co-pay Mandate

Updated for 2025

For Children in the Early Start Program (ages 0-3)

Welfare and Institutions Code 4659.1 was amended in 2019 allowing regional centers to cover co-pays, co-insurance, or deductibles for services specified on the IFSP *regardless of income*, if both conditions below can be met.

1. Consumer is covered by an insurance plan
2. There is no 3rd party liability for cost of service (i.e. there is not a secondary insurance plan)

For individuals ages 3 and older who receive Lanterman Services

Welfare and Institutions Code 4659.1 states that regional centers *may* cover co-pays, co-insurance, or deductibles for services specified on the IPP if all three conditions below can be met.

1. Consumer is covered by an insurance plan
2. Annual gross income does not exceed 400% of federal poverty level.
3. There is no 3rd party liability for cost of service

It then goes on to say that an *exception can be made to the income requirement if family provides proof of one of the following*

- A. Extraordinary event that impacts caregiver's ability to provide care, or pay the co-payment (event not specified) or
- B. Catastrophic loss (natural disaster, accident involving major injury to immediate family member) that has direct economic impact,
- C. Significant unreimbursed medical expenses for another child who is also a regional center consumer.

Parents will be required to provide a copy of the prior year's state income tax return. W-2s, payroll stubs or other documents may be required as proof of income.

The table below shows the Regional Center income requirements for 2025.

Persons in Family/Household	Poverty Guideline	400% Poverty Guideline
1	\$15,650	\$62,600
2	\$21,150	\$84,600
3	\$26,650	\$106,600
4	\$32,150	\$128,600
5	\$37,650	\$150,600
6	\$43,150	\$172,600

7	\$48,650	\$194,600
8	\$54,150	\$216,600

For families/households with more than 8 persons, add \$5,500 for each additional person.

Poverty guidelines effective January 15, 2025

<https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

<https://aspe.hhs.gov/sites/default/files/documents/df03c95bc141ef99b4caf28b7e9e4d00/detailed-guidelines-2025.xlsx>

Information about San Andreas's Co-Pay Policy can be found here:

<http://www.sanandreasregional.org/app/uploads/2019/05/Co-Pay-Co-Insurance-Policy-Final-9.17.18.pdf>