

Financial Resources for Families

CCAP, Think Small, TEFRA, and the UHC Children's Foundation Grant funds are income-related resources outside of St. David's Developmental & Therapeutic Services that may be available to your family. Please pursue these resources before reaching out to St. David's for assistance.

CCAP: Child Care Assistance Program

- Early Childhood Education-specific support.
- CCAP is for low-income families needing assistance to help pay for childcare to support, employment, job search, and remedial and postsecondary education that will lead to employment
- Assistance is accessed through the human services office in the family's county of residence
- NOTE: CCAP often has a long waitlist, so it can take some time to obtain this resource.
- **For more information or to apply, visit:** <https://dcyf.mn.gov/programs-directory/child-care-assistance-program>

Think Small Early Learning Scholarships

- Early Childhood Education-specific scholarships
- Only available to families who live in Hennepin or Ramsey counties
- Can be used along with CCAP
 - CCAP is billed first, then Think Small
- Scholarships typically range from \$7,500-\$10,000 per year
- Funds are renewed on a yearly basis until the September in which the child is eligible for kindergarten
- Once Think Small funds run out, families become responsible for all tuition until Think Small funds renew
 - Families can apply for St. David's Financial Assistance to help relieve some of the financial hardship until funds renew
 - Instructions for St. David's Financial Assistance applications are included below.
- **For more information or to apply for a Think Small Scholarship, please visit the website:** <https://www.thinksmall.org/parents/#early-learning>

TEFRA

- Often used to help cover Mental Health, OT, and ST services/costs not covered by other insurance, including copays, deductibles, and coinsurance
- Medical Assistance (MA) vs. TEFRA
 - Coverage is the same (100%) no matter if child has MA or TEFRA
 - MA/TEFRA will always be the payer of last resort, so if there is other insurance, that must be billed first
 - MA is available up to a certain income threshold
 - Typically, it does not have any sort of monthly premium other than possibly a small (usually \$3 or less) monthly deductible.
 - TEFRA is for individuals with disabilities

- Typically has a parental fee (like a monthly premium) based on parent/guardian's' income
- **For more information, visit:** <https://mn.gov/dhs/people-we-serve/people-with-disabilities/health-care/health-care-programs/programs-and-services/ma-tefra.jsp>

UHC Children's Foundation (UHCCF) Grant

- Provides financial assistance for families with children that have medical needs not covered or not fully covered by their commercial health insurance plan (which does not have to be UHC)
- Eligibility Criteria
 - 16 years of age or younger
 - Child must have an SSN
 - Family income must not exceed:
 - \$65,000 for a family of 2
 - \$100,000 for a family of 3
 - \$135,000 for a family of 4
 - \$170,000 for a family of 5 or more
- Grants are available for medical costs incurred within 60 days from the time UHCCF determines the application to be complete & will be good for 1 year following the month in which it is approved.
 - Grant awards can be for up to \$5,000 annually and \$10,000 per lifetime per child
- **For more information, visit:** <https://www.uhccf.org>

St. David's Private Pay Discount

- St. David's automatically applies a 20% private pay discount to Mental Health, OT, and ST services that are not covered by insurance
 - This does not include copays, deductibles, or coinsurance
- **For more information, contact the Billing Office.**

Shooting Star Foundation (SSF)

The Shooting Star Foundation (SSF) is an additional income-related resource available to St. David's families, based upon eligibility and an approval process.

The Shooting Star Foundation funds aim to cover up to 75% of out-of-pocket costs to ensure that children can remain enrolled in services that might otherwise be interrupted due to financial hardship. Scholarship amounts vary for each family.

- Criteria
 - Family income under \$150,000 annually
 - Child must be age eight or younger and have a diagnosis or referral from a trained professional for developmental need(s), such as Autism, developmental delay or

- disorder, speech/language delay or disorder, sensory processing disorder, motor delay or disorder, feeding disorder, or ADHD.
- Child must be enrolled in therapeutic services (including speech therapy, occupational therapy, and or mental health), and may also be enrolled in Early Childhood Education
- Scholarship funds can be used for:
 - Mental Health, occupational, and/or speech therapies that are not covered by insurance
 - Copays/deductible/coinsurance for mental health, occupational, and/or speech therapies
 - Bridging the gap in order to begin therapies while a TEFRA application is being reviewed.
 - Early Childhood Education costs for children who need additional support in the classroom but do not qualify for state or county funding
 - Must be enrolled in therapies and Early Childhood Education
- Families must complete The Shooting Star Foundation Application and agree to share their experience and/or their story with the Foundation for their ongoing fundraising purposes
- **For more information, contact the Billing Office.**
- **To apply, go to <https://apply.mykaleidoscope.com/scholarships/shootingstarstdavid>**

St. David's Financial Assistance

- Early Childhood Education-specific scholarships
- Families must complete the Financial Assistance application and provide proof of income, most recent tax return preferred
- If tax return is not available, the last two paystubs will be accepted
- Financial Assistance is determined based on household income and family size per the national guidelines (must fall at or below 185% federal poverty guidelines)
- NOTE: We ask that families have at least applied to CCAP and/or Think Small before applying for Financial Assistance, then the discount will apply (a) during the waiting period, (b) if eligible, but no funds are available, or (c) after Think Small funds run out and until funds are renewed.
- **For more information or to apply, contact the Billing Office.**