

# Copayment and Fee Waiver Policy

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~~EFFECTIVE: 12/13/2011~~

## Early Learning Coalition of the Big Bend Region Copayment and Fee Waiver Policy

Effective Date: July 1, 2025, Authority: 45 CFR §98.45; s. 1002.84, F.S.; Rule 6M-4.400, F.A.C.; CCDF State Plan; DEL Guidance

### 1. Purpose

The purpose of this policy is to establish uniform procedures for assessing, assigning, and collecting School Readiness (SR) household copayments in accordance with federal regulations and the Division of Early Learning (DEL) requirements effective July 1, 2025. This policy ensures equitable copayment practices, accurate eligibility determinations, and consistent communication with families and providers.

### 2. Policy Statement

Beginning July 1, 2025, the Early Learning Coalition of the Big Bend (ELC) shall assess one household copayment at each determination of eligibility or redetermination. This copayment:

- Is assigned to only one child in the household
- Is collected by only one provider
- Is based on a percentage of household income
- Is determined by authorized hours of care (full-time or part-time)

If the assigned child attends two SR providers, only one provider collects the copayment. If siblings attend the same provider, no additional copayment is assessed for those siblings.

### 3. Policy Requirements

#### 3.1 Sliding Fee Scale

Note: ELC shall use DEL's percentage-based fee scale to assess copayments at 4% or 6% of household income based on family size and unit of care.

### 4. Copayment Assessment Rules

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#### **4.1 Copayment Stability**

For at-risk and economically disadvantaged households, the assessed copayment remains in effect for the authorization period unless:

- A parent or referring agency requests and is granted a copayment waiver
- An eligibility determination error requires correction
- A change in employment, income, or family size results in a lower copayment
- Authorized hours of care change
- The family is in graduated phase-out and income changes warrant adjustment

Note: These provisions do not apply to TCA-funded families.

#### **5. Copayment Notification**

ELC must:

- Assign a copayment to all households
- Notify parents of the assessed copayment
- Inform parents of the original copayment amount when a waiver is granted
- Provide written notice within 10 calendar days of any copayment change
- Document all notifications in the case file

#### **6. Copayment Errors**

If ELC or its designee makes an error:

- The coalition shall not recover incorrect copayments previously collected
- The coalition must correct the copayment upon discovery
- Parents must be notified within 10 calendar days

#### **7. Income Changes During Authorization**

- If income decreases, ELC must adjust the copayment downward
- If income increases, the copayment does not increase until redetermination
- During graduated phase-out, copayments may increase mid-authorization based on income changes
- Reinstating a copayment after a temporary waiver is not considered an increase

#### **8. Parent Fee Waivers**

ELC may waive copayments for:

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- At-risk children (regardless of income)
- Families at or below the Federal Poverty Level
- Families experiencing natural disasters or events limiting ability to pay (e.g., incarceration, homelessness, residential treatment, fire, burglary, emergency situations)

### **Documentation Requirements**

- All waiver requests must be documented. Fee waivers can be used at the coalition's discretion.
- Referring agencies may document waiver requests directly on referrals
- Waivers must follow the ELC Fee Waiver Policy approved under Rule 6M-9.115, F.A.C.

#### Waiver Assessment Options for At-Risk Families Without Income Documentation

ELC may:

1. Set copayment at 85% SMI until income documentation is provided
2. Set copayment at the coalition's most common copayment, then adjust downward if needed
3. Set copayment at \$0 until redetermination

### **9. Assessment Procedures**

ELC staff must:

- Use the sliding fee scale corresponding to the eligibility determination date
- Verify copayment accuracy based on gross annual income and family size
- Record discrepancies when copayments are incorrectly assessed
- Document all corrections and communications

Examples:

- Authorization on June 1, 2025 → Use FY 2024–25 scale
- Authorization on July 1, 2025 → Use FY 2025–26 scale

### **10. Public Posting Requirements**

ELC must post:

- DEL-issued sliding fee scale
- DEL-approved fee waiver policy

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These must be accessible on the coalition's public website.

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Early Learning Coalition of the Big Bend Region, Inc.