

Finding Your Way With JA

Practical Tools, Managing Your Healthcare &
Navigating Insurance With Confidence

Thank you to AOII for their generous support of the JA community.

ALPHA OMICRON PI



Welcome



Alisa Casavant
Arthritis Foundation, Senior Director of Policy

By the end of this webinar, you will be able to:

- Navigate the transition from pediatric to adult healthcare.
- Understand key health insurance concepts
- Build confidence in managing healthcare decisions.
- Practice self-advocacy skills
- Access supportive resources



The JA Experience

Living with a chronic condition while growing into young adulthood presents unique challenges:

- Navigating invisible symptoms while managing daily responsibilities
- Feeling different from peers at school, work, or social events
- Taking on new responsibilities while continuing to ask for and accept support



Audience Poll

Which part of growing up with JA feels most challenging right now?

- Managing daily pain and fatigue
- Friends, dating, or explaining JA to others
- Transitioning to adult doctors
- Understanding health insurance, costs, or treatment access



Meet Today's Panel



Gerica Coad
JA Parent



Abigail Meyers
Lives with JA



Caroline Geraghty
Lives with JA

Insights From Young Adults

- **Managing My Own Care:** Shifting from parents managing appointments to taking charge helped to build confidence and take a more active role.
- **Overcoming Roadblocks:** Facing insurance delays, college accommodations, joining the workforce and fatigue by knowing who to ask and what steps to take.
- **What I Wish I Knew Earlier:** Asking for help isn't losing independence—it's smart self-advocacy.



Building Your Team

Your Clinical Care Team

- **Adult Rheumatologist:** Guides medical therapy & joint health
- **Primary Care Doctor:** Manages general health & routine care
- **Pharmacist & Care Coordinator:** Manages specialty refills
- **Physical / Occupational Therapist:** Joint mobility & energy conservation
- **Social Worker/Navigator:** Provides transitions coaching and support

Your Community & Personal Allies

- **Parents & Caregivers:** Practical backup and emotional support
- **Family & Friends:** Key relationships
- **JA Community Peers:** Shared lived experiences & encouragement
- **School & Workplace Services:** Academic & job accommodations
- **Counselor / Mental Health Therapist:** Emotional wellbeing



Understanding the Transition

School, Work and Social Life

School, Work, and Social Life

School & College

- Connect with accessibility services for formal support
- Plan ahead for flares, fatigue, and assignment deadlines
- Practice self-advocacy with professors

Work & Career

- Learn what supports or accommodations may be available
- Decide when and how to disclose your diagnosis
- Balance career goals with health priorities

Friendships & Dating

- Share your JA story on your own terms
- Set healthy personal boundaries during flares
- Build supportive circles that respect your needs



Understanding the Transition

Healthcare Independence and Insurance Coverage

Care Aspect	Pediatric Care May Involve	Adult Care May Expect
Primary Focus	Family-centered approach; parents active in decision-making	Patient-centered approach; you lead appointments and choices
Communication	Caregivers often coordinate appointments, refills & portals	You schedule visits, message doctors, and manage refills
Parental Role	Parents have full direct access to medical records	You decide how and when trusted caregivers participate
Insurance & Costs	Pediatric team assists closely with support services	More personal responsibility for understanding insurance, costs, &

Age	Key Focus
12–14	Learn about their condition and begin participating in care discussions.
14–16	Build self-management and healthcare navigation skills.
16–18	Prepare for transfer by selecting providers and finalizing plans.
18–22	Transition to adult care and maintain continuity of treatment.
22+	Independently manage health and engage in adult care.



Transition Readiness Checklist

Core Skills to Practice Over Time:

- Explain diagnosis & treatment plan
- Name meds, dosages & pharmacy
- Schedule & reschedule appointments
- Navigate online patient portal
- Know who can access your health information
- Keep current medication summary list
- Request prescription refills
- Locate insurance card & ID numbers
- Speak up & ask doctor questions; know who to contact



Paying for Care

- Know your insurance options and coverage
- Understand copays, deductibles, and prior authorizations
- Use in-network providers whenever possible
- Review bills and ask questions
- Explore assistance programs for medications and healthcare costs

Resources: Parent's plan (to age 26), employer coverage, Marketplace plans, Medicaid, financial assistance, and copay support programs.



Health Insurance Terms

Premium vs Deductible

- Premium is monthly cost
- Deductible is the amount you pay for many covered services before your plan begins paying its share

Copay & Coinsurance

- Fixed fee per visit (Copay)
- Percentage of cost (Coinsurance) paid for healthcare services

Out-of-Pocket Maximum

- The most you pay in a plan year for covered, in-network care before the plan pays 100% of covered in-network costs.

Prior Authorization (PA)

- Approval required from insurance before specific medications or treatments are covered.

Specialty Pharmacy

- Specific pharmacies designated by insurance to deliver complex biologic medications.

Transition Triggers

- Turning 18 and taking control of your healthcare info; turning 26 and potentially leaving a parent's plan; changing jobs; moving; leaving school



Common Challenges

Finding Adult Doctor

- Request referrals 6–12 months early.
- Check insurance in-network status.
- Confirm new doctor accepts patients.
- Transfer complete medical history.

Medication Denied

- Ask insurer for specific reason in writing.
- Contact rheumatology nurse.
- Check PA status & start appeal.
- Explore patient assistance or bridge programs.

Prior Authorization Delayed

- Confirm submission date with doctor.
- Follow up directly with insurance.
- Ask about temporary bridge coverage.
- Document every call and contact name.



Self Advocacy Scripts

CALLING INSURANCE ABOUT DELAYS

"I'm calling about a medication request that was delayed or denied. What specific criteria were used, and what are the exact steps and deadlines for an appeal? Can you send this in writing?"

CALLING A NEW ADULT PROVIDER

"I'm transitioning from pediatric care and establishing care with an adult rheumatologist. Are you accepting new patients, and what records do you need?"

TALKING WITH CAREGIVERS ABOUT INDEPENDENCE

"I'm ready to manage more of my healthcare, but I still value your guidance. Can we decide together what tasks I will take on now?"



Using Your Voice to Advocate

- Share your story
- Help others feel less alone
- Raise awareness about JA
- Speak up about access barriers and challenges
- Explore our Ambassador and advocacy opportunities

Sign up or learn more: arthritis.org/advocate



Your Journey, Your Future

Choose one action item today to build confidence and strengthen your support network.

Practice One Skill

- Call in your next refill or practice scheduling an appointment.

Start a Conversation

- Talk with parents or your doctor about your transition timeline.

Connect & Advocate

- Explore our Ambassador, Junior Ambassador and Young Adult Connect Group opportunities.



Live Q & A

Answering you

JA & Young Adult Programs

- JA Power Pack
- JA Camps
- JA Family Summit
- Transitions Resources
 - Arthritis Champions Scholarship



arthritis.org/juvenile-arthritis



Additional Resources

Podcasts: arthritis.org/podcasts

Webinars: arthritis.org/webinars

Advocacy: arthritis.org/advocate

Toolkit: [Gottransition.org](https://gottransition.org)



Connect Groups

[Arthritis.org/connect](https://arthritis.org/connect)

Young Adults 18-25 Connect

Young Adults 26-40 Connect Group

Raising a Child with Arthritis



Arthritis Foundation Helpline

Tailored support, information and referral for community programs and resources:

- Arthritis.org/helpline
- 1-800-283-7800
- helpline@arthritis.org
- Chat option available
- Bilingual staff/translation service





