



COMBINED MEDICAID 307-1 NONFINANCIAL REQUIREMENTS – COBRA 75

	CMA 307-1
Supersedes:	FMA 308-1 (01/01/08); MA 305-4 (07/01/05)
References:	ARM 37.82.101, .430
Overview:	<p>When cost effective, COBRA 75 Continuation health plan premiums are paid for individuals who are not Medicaid eligible, but who meet COBRA 75 non-financial and financial guidelines. TPL administers health insurance premium payments.</p> <p>COBRA 75 applicants have only a 60 day window of opportunity to establish continued participation in a health care plan they would otherwise lose due to a qualifying event.</p>
NONFINANCIAL REQUIREMENTS	<p>The following nonfinancial eligibility criteria must be met:</p> <ol style="list-style-type: none">1. citizenship or alienage;2. state residency;3. Social Security number; and4. Are eligible to receive continued health plan coverage through an employer with <u>at least 75 employees</u> because of a qualifying event. <p>NOTE: Applicants do not have to meet categorical (i.e., aged, blind, disabled, pregnant, etc.) eligibility criteria.</p>
FINANCIAL REQUIREMENTS	<p>Countable resources cannot exceed:</p> <ol style="list-style-type: none">1. \$4,000 for one individual; or2. \$6,000 for a family with two or more people. <p>Countable monthly income cannot exceed 100% of the federal poverty guidelines based on family size.</p> <p>NOTE: Appropriate ABD (Aged, Blind, Disabled) Medicaid income disregards and exemptions apply; ABD <u>deeming rules do not apply.</u></p>
QUALIFYING EVENT	<p>An event for which the insurance company may offer continued health insurance to covered individuals.</p> <p>Qualifying events include:</p> <ol style="list-style-type: none">1. covered employee dies (the surviving spouse may continue participating in the health insurance plan as a private pay individual);2. covered employee's employment is terminated or work hours reduced;3. covered employee is divorced or legally separated from his/her spouse;4. covered employee becomes eligible for Medicare benefits;5. a dependent child attains the maximum age allowed by the insurance company and is no longer considered a dependent child under the applicable plan requirements; or6. employer files for Chapter 11 bankruptcy.

COST EFFECTIVENESS	Cost effectiveness is determined by the TPL Unit.
TPL UNIT	<p>HIPPS/Cost effectiveness questions are directed to:</p> <p style="text-align: center;"> DPHHS HIPPS PO Box 202953 Helena, MT 59620-2953 Phone: 1-800-694-3084 Fax: 1-800-444-1829 Email: hhshippprogram@mt.gov </p>
EFFECTIVE DATE:	July 1, 2016