



ACA/FAMILY MEDICAID/HMK 309-1

NONFINANCIAL REQUIREMENTS

HMK – Other Insurance

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| | FMA/HMK 309-1 |
| Supersedes: | HMK 5.5 (10/01/09) |
| References: | ARM 37.79 |
| Overview: | Healthy Montana Kids (HMK) coverage is available to children who: <ol style="list-style-type: none">1. Are not insured by a creditable health insurance plan; and2. Meet all other financial and nonfinancial eligibility requirements. |
| CREDITABLE COVERAGE | Children covered by a creditable insurance policy are not eligible for HMK coverage. The deductible amount (such as \$5,000) does not change the determination; the coverage is still considered creditable. A Letter or Certificate of Creditable Coverage is <u>not required</u> when a child's health insurance coverage ended within the past three (3) months. |
| DISCOVERY OF COVERAGE WHILE HMK ENROLLED | When it is reported or discovered that a child receiving HMK coverage is insured by another insurance carrier, the child loses HMK eligibility. Once the change is verified, the child's HMK is closed, allowing for timely notice. |
| EFFECTIVE DATE: | July 1, 2016 |