



ACA/FAMILY MEDICAID/HEALTH MONTANA KIDS 309-1 Healthy Montana Kids-Other Insurance

Supersedes: HMK 5.5 (10/01/09)

Reference: ARM 37.79

Overview: Healthy Montana Kids (HMK) coverage is available to children who:

1. Are not insured by a creditable health insurance plan; and
2. 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 not required 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 01, 2016