

Department of Public Health  
and Human Services

Section:  
INTRODUCTION

Healthy Montana Kids (HMK) Plan

Subject:  
Introduction

**Supersedes:           New to HMK Manual**

The Balanced Budget Act of 1997 (Public Law 105-33) established the Children’s Health Insurance Program (CHIP) under Title XXI of the Social Security Act. The purpose of CHIP is to enable states to initiate and expand health care assistance to uninsured low-income children.

In November 2008, Montana voters passed Initiative I-155 – the Healthy Montana Kids Plan Act - by a 70% margin. Passage of the Healthy Montana Kids Plan Act means children who previously qualified for CHIP or Montana Medicaid may qualify for HMK (formerly CHIP) or HMK **Plus** (formerly children’s Medicaid). It also means more Montana children will be eligible for healthcare coverage.

HMK is a low-cost health plan that provides up to twelve (12) continuous months of health benefits to children under 19 years of age who meet HMK eligibility criteria. Some families must share in the plan’s cost by being responsible for co-payments toward non-preventive services their children receive. A family’s annual co-payment obligation does not exceed \$215 per benefit year.

Because each state administers CHIP (HMK in Montana) within broad federal guidelines, eligibility criteria varies considerably among states. A child who was eligible for coverage under Montana’s HMK plan may not be eligible for CHIP coverage in another state. Conversely, a child who was eligible for CHIP coverage in another state may not qualify for Montana’s HMK coverage. Services provided in Montana may differ significantly in amount, duration or scope from services provided in other states.

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