

Department of Public Health
and Human Services

Section:
Non-Financial Requirements

HEALTHY MONTANA KIDS

Subject:
HMK-Eligible Children

Supersedes: New to HMK Manual

General Rule -- Healthy Montana Kids (HMK) coverage is available to a child who:

1. resides in the applicant's home at least 50% of the time;

NOTE: A child's residency is contingent on where the child actually resides regardless of the Parenting Plan or Divorce Decree.

NOTE: When a child's custody is shared 50% - 50% between parents, **HMK *Plus*** eligibility is based on both parents' income and assets.

2. is a United States (U. S.) citizen, U. S. national or a qualified alien;
3. is a Montana resident;
4. is less than 19 years of age;
5. is not eligible for Medicaid or HMK ***Plus*** coverage;
6. is not or has not been covered by health insurance for three months prior to enrollment in HMK (some exceptions apply);
7. is not residing in an institution for mental disease;
8. is not serving time in a public correctional institution; and
9. has countable family income within the HMK income guidelines.

NOTE: A child born to a HMK-enrolled mother will be covered for 31 days after the newborn's birth. An application may be submitted to HMK for on-going coverage. However, coverage beyond the 31 days is subject to HMK's eligibility requirements and generally the newborn will be referred for an HMK ***Plus*** eligibility determination.

**HMK
ENROLLMENT**

A child's eligibility for HMK is determined when all necessary information has been received. HMK coverage begins the first day of the month an application is received provided there is no insurance delay period.

EXAMPLE: Jimmy is determined eligible for HMK on June 10. Because his application was received in June, Jimmy will be enrolled on June 1.

EXAMPLE: During a period when a waiting list was imposed, Janie was determined eligible for HMK on June 10. Because a slot is not available, Janie is placed on the waiting list. Janie is enrolled August 1 when a slot is available.

NOTE: Retroactive coverage is not available through HMK.

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