

Department of Public Health
and Human Services

Section:
Eligibility Determination

HEALTHY MONTANA KIDS

Subject: Other Health Insurance /
Three Month Delay Period

Supersedes: New to HMK Manual

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

1. is not currently insured through a creditable health insurance plan;
2. has not been insured through a creditable health insurance plan within the past three months; and

NOTE: The three months delay in HMK coverage may be waived if an exception applies. See ‘Exception to Insurance Delay Period’ below.

3. meets all other eligibility requirements.

NOTE: A child who has creditable health insurance coverage, even when the premium, co-payments or deductible are expensive (e.g., \$5,000 deductible), is not eligible for HMK benefits.

The following are not considered creditable health insurance coverage:

1. Accident-only insurance policies;
2. Tribal or Indian Health Services (IHS);
3. Healthy Montana Kids *Plus* (HMK *Plus*) or Medicaid;
4. Mental Health Services Plan (MHSP);
5. School insurance purchased so a child can participate in school-related activities;
6. Children’s Special Health Services (CSHS);
7. Insurance for a specific illness (e.g., cancer) or specific part of the body (e.g., dental or vision); and
8. Newborn coverage available during the first 31 days after birth through the mother’s health insurance policy.

**STATE OR
UNIVERSITY
EMPLOYEES**

Prior to November 1, 2010, dependents of State of Montana or Montana University System (MUS) employees were not eligible for HMK. However, so long as the family's income is within the HMK FPL guidelines and the out of pocket expense for the family for state or university health care coverage exceeds 5% of the family's gross annual income, children may be considered for HMK program coverage if they meet other eligibility requirements.

**EXCEPTIONS TO
INSURANCE
DELAY PERIOD**

A child whose health insurance coverage ends may have HMK enrollment delayed for three months. However, HMK coverage is not delayed when:

1. the parent or guardian providing the insurance:
 - a. dies;
 - b. is fired, terminated, or laid off;
 - c. can no longer work due to a disability;
 - d. has a lapse in insurance coverage due to new employment;
 - e. had insurance coverage that ended because the stepparent, who provided the coverage, and the parent divorced;
 - f. had coverage through the Insure Montana Program;
 - g. had coverage through the Medicaid Health Insurance Premium Payment (HIPP) program;
 - h. paid more than 50% of the insurance premium;
 - i. has insurance coverage that is not accessible (e.g. coverage is through an HMO in another state);
 - j. loses Tricare military health insurance; or
 - k. has an annual aggregate amount of health insurance premiums and cost sharing expenses imposed for coverage of the family of a child which exceeds 5% of the family's income.

**CREDITABLE
COVERAGE
LETTER**

A Letter or Certificate of Creditable Coverage is not required when a child's health insurance coverage ended within the past three (3) months.

**HMK LOST
BECAUSE OF
MILITARY
DEPLOYMENT**

A child who loses HMK coverage because his or her parent(s) is deployed into military service and who is insured through Tri-Care during the parent's deployment:

1. is not subject to the three months delay period for previous creditable health insurance; and
2. bypasses the HMK waiting list (should one exist) if he or she continues to be eligible for HMK coverage.

The child may be enrolled the month a new application is received and the child is determined to meet all other eligibility requirements.

**DISCOVERY OF
COVERAGE WHILE
HMK ENROLLED**

When it is discovered that an HMK enrolled child was/is insured by another health insurance carrier, report this information to the HMK Enrollment Manager. The Enrollment Manager will:

1. verify the information;
2. disenroll the child, if appropriate; and
3. contact Blue Cross and Blue Shield of Montana to ensure medical expenses are paid by the liable third party.

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