

Department of Public Health
and Human Services

Section:
Eligibility Determination

HEALTHY MONTANA KIDS (HMK)

Subject:
Family Spans and Dates of Coverage

Supersedes: HMK 5.6, 10/01/12

General Rule -- When a child is determined HMK eligible, a 12-month family span is established. The family span starts the first day of the month an HMK application is received and continues through the last day of the 12th month.

EXAMPLE: The HMK office receives the Sampson family's application on March 3rd. Sam is determined eligible for HMK on March 10th. His family's family span starts March 1st and extends through the end of February the following year.

A child can be enrolled (i.e., HMK coverage begins) the later of:

1. the first day of the month the application was received; or
2. the first day of the month after the child's Insurance Delay Period (i.e., three months after creditable health insurance ended) passed;

NOTE: The delay period may be waived under some circumstances.

3. If a waiting list exists, the first day of the month after the child is determined eligible for HMK and funding (i.e., a slot) is available.

EXAMPLE: Because the maximum number of children is enrolled, The Sampson's child (from the previous example) is placed on the waiting list. On May 30, a slot is available and the child is enrolled June 1. His coverage is effective from June 1 through the end of his family span (March 31 of the following year).

ADDING A NEW CHILD TO HMK ENROLLMENT

When a new child is added to the household, the child is enrolled after proof of the following is provided:

1. Citizenship; and
2. Identity

NOTE: A child can be temporarily enrolled for four (4) months pending proof of citizenship and/or identity. Parents will be given a

reasonable opportunity to provide proof of citizenship and/or identity.

When HMK coverage is requested for a child joining a family with at least one currently enrolled child, the enrollment date for the new household member is the first day of the following month.

Example: On December 30th, Mr. Turner notifies HMK his 14 year old son moved into his household August 25th and requests HMK coverage for the youth. Mr. Turner's son can be insured effective January 1st.

Example: On December 20th, Mrs. Garrison notifies HMK her baby was born December 4th and requests HMK coverage for the baby. Baby can be insured effective January 1st. If the baby's birth is reported with 10 days of birth, the baby can be covered effective the date of birth.

NOTE: A new eligibility determination is not required when a new family member joins the household so long as at least one other child is currently enrolled.

DIENROLLING CHILDREN

A child is disenrolled from HMK coverage when he or she:

1. turns age 19 during the month;

EXAMPLE: Ned's 19th birthday is June 15. He is disenrolled effective June 30.

2. is eligible for the Healthy Montana Kids *Plus* (HMK **Plus**) coverage or Medicaid coverage;

NOTE: During the enrollment process for the following month, an electronic match of children eligible for HMK and HMK **Plus** or Medicaid is completed. Children eligible for the HMK coverage and either HMK **Plus** coverage or Medicaid are disenrolled from HMK. The date of disenrollment is contingent upon when the child was enrolled.

EXAMPLE: If a child becomes eligible for HMK **Plus** in August, their HMK coverage ends effective July 31st.

3. obtains other health insurance coverage;
4. moves out of state;

5. moves and HMK is unable to locate the family (as indicated by mail returned to the HMK office);
6. the family did not provide information about changes in family composition or income required to renew HMK enrollment; or
7. Becomes incarcerated.

NOTE: When there are no eligible/enrolled children in the case (e.g., the only enrolled child obtains other health insurance coverage), the Family Span will end. A new application must be submitted to determine future HMK eligibility.

CHILDREN MOVING BETWEEN PARENTS' HOMES The duration and effective date of a child's HMK coverage is contingent on the parent's circumstances when the child moves between households.

When both parents' households have open family spans, the child will continue to be insured under whichever family span is most beneficial to the child.

EXAMPLE: Brandi moves from her mother's home to her father's home. Her mother's HMK family span ends August 31st. Her father's family span ends November 30th. Brandi is insured under her father's family span because she will be covered until November 30th instead of August 31st. Her ongoing eligibility is based on her father's family circumstances when he renews his eligibility for December.

EXAMPLE: Mary is initially in her mother's household that has a family span from January 1st through December 31st. Mary moves into her father's household, and he has never applied for HMK coverage. The father completes an HMK application. Upon receipt of the father's application, the CSC determines eligibility and:

1. If eligible, establishes a 12-month family span, enrolling Mary and other children in the family.
2. If family income exceeds HMK income guidelines, establishes a shortened family span to end the same date as Mary's mother's family span (i.e., December 31st) and enrolls Mary only.
3. If family income is within HMK *Plus* income guidelines enrolls Mary in HMK *Plus*.

An HMK renewal application for Mary's coverage is sent to her father approximately 60 days before the family span ends and ongoing eligibility is based on her father's household circumstances when he renews eligibility.

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