

# The HELP Plan: Comprehensive Health Care for Low-Income Montana Veterans



## Frequently Asked Questions

### **What is the HELP Plan?**

On April 29, 2015, Governor Steve Bullock signed the bipartisan HELP Act into law, establishing the Montana Health and Economic Livelihood Partnership (HELP) Plan and expanding health coverage in Montana to thousands of low-income working Montanans. Coverage began January 1, 2016. The HELP Plan offers medical, behavioral health, dental, vision, and prescription drug benefits. As a result of the bipartisan HELP Act, more people are insured in Montana than ever before and our federal tax dollars are coming home to provide affordable healthcare to over 50,000 hardworking Montanans. But too many veterans still aren't getting the services they need.

### **Why Should Veterans and Veterans' Advocates Care About the HELP Plan?**

Montana has the highest percentage of uninsured veterans in the nation. Not all veterans are eligible to receive health care through the VA and those who are eligible don't always have full coverage. Too many of Montana's heroes still struggle with long wait times and lack of access to local care. The HELP Act provides another option for eligible veterans.

### **Can I Qualify for the HELP Plan Even if I Qualify for Services from the VA?**

Yes! You can receive VA services and still be eligible for full health care benefits under the HELP Plan. You are eligible for the HELP Plan if you earn less than \$16,000 a year as an individual, or \$33,000 for a family of four. *Your VA benefit payments do not count toward the income limit.* You must also be a Montana resident, between the ages of 19 and 64, and not eligible for Medicare. Find out if you are eligible by applying online at [healthcare.gov](http://healthcare.gov) or by calling 1-800-318-2956.

### **Why Does the Application Ask Me if I have TRICARE or VA Health Care?**

Your answer to these questions will not affect your eligibility for the HELP Plan. It will help the state determine who pays for your services.

### **What Services Are Covered Under the HELP Act? All the essentials are covered, including:**

- Wellness Programs
- Preventative Services
- Outpatient Services
- Emergency Services
- Hospitalization Services
- Laboratory and X-Ray Services
- Maternity and Newborn Services
- Mental Health and Substance Use Disorder Services
- Prescription Drug Services
- Vision and Dental

## **What Healthcare Providers Can I Use with My Coverage?**

Under the HELP Plan you will have access to a statewide network of primary care doctors, specialists, and hospitals. Depending on your income level, the network will be through either Montana Medicaid or Blue Cross Blue Shield of Montana.

## **Do I Have to Pay for Services Under the HELP Plan?**

You may have to pay a small premium depending on your income. You may also have small copays for health care visits and services. Prevention services such as health screenings, flu shots, and help to quit smoking do not have copays. You will never have to pay more than 5% of your income in premiums or copays.

## **Shouldn't Veterans Be Getting Health Care from the VA?**

Not all veterans are eligible for VA services. The Department of Veterans Affairs ("VA") considers a veteran's active duty status, condition of discharge, and length of service in determining eligibility for health care services. The VA uses eight priority groups that determine a veteran's eligibility and priority for using health care services. For example, depending on a veteran's priority group, if a veteran who drove a tank was classified as 10% disabled due to hearing loss from tank noise, the VA will provide care for hearing loss but not provide health care if that veteran needs a gall bladder surgery. In addition, veterans in Montana's rural communities are often located far from VA facilities.

The HELP Plan provides eligible veterans with access to local providers and ongoing primary care and treatment. Veterans receiving care from the VA can continue to do so. Being on the HELP Plan does not limit a veterans' ability to seek and receive VA services.

**For more information on the HELP-Vets initiative, go to:**

<http://dphhs.mt.gov/healthcare/Veterans>

## **Upcoming outreach events where Veterans can find out more information about affordable coverage options**

Enrollment assisters are available at the following events to help answer questions and support Veterans through the application process.

- Great Falls, September 29-30, Enrollment assisters will be at the Great Falls Stand Down event
- Billings, October 20, Enrollment assisters will be at the Billings Stand Down event
- Great Falls, November 10, Open Enrollment kickoff event at Sletten Cancer Institute

Cover Montana, a diverse network of organizations, including Benefis Health System, is committed to helping their communities understand and sign up for new affordable health insurance options. Their mission is to connect Montanans with information and support to select a health insurance plan that meets their health needs and monthly budget.

For more information, updated events, and assistance finding local enrollment assisters, visit [CoverMT.org](http://CoverMT.org).