

Coverage Groups

- ▶ Children ages 0-18
- ▶ Pregnant Women
- ▶ Parents/Caretaker Relatives
- ▶ Adults ages 19-64 (Expansion)
- ▶ Individuals diagnosed with breast or cervical cancer and receiving treatment

Coverage Groups

- ▶ Medicaid for residents in nursing facilities
- ▶ Age 65 or older
- ▶ Blind according to Social Security criteria
- ▶ Disabled according to Social Security criteria
- ▶ Medicaid Worker's with Disabilities
- ▶ Medicare Savings Programs

Filing Units

- ▶ ACA Medicaid
 - ▶ Based on IRS tax filing rules
 - ▶ Does the individual expect to file taxes or be claimed as a dependent
 - ▶ Does the individual live with a spouse
 - ▶ Does dependent meet an exception (3 exceptions)
 - ▶ Claimed as a dependent by someone other than their natural, adoptive, or step-parent
- ▶ Family Medicaid
 - ▶ Based on marriage and parentage
- ▶ ABD Medicaid
 - ▶ Individual or couple
 - ▶ If the individual or couple as children, the children's income and resources are not considered available to the parent and therefore the children are not included in the filing unit

Income Standards/Levels

- ▶ Income Standards/Levels vary by coverage group and are based on Federal Poverty Levels (FPL)
 - ▶ 133% FPL to cover adults and parents/caretaker relatives
 - ▶ 143% FPL to cover children - HMK Plus (Medicaid)
 - ▶ 261% FPL to cover children - HMK(CHIP)
 - ▶ 157% FPL to cover pregnant women
 - ▶ 250% FPL to cover individuals with breast and cervical cancer and Workers with Disabilities (MWD)

Documentation Required

- ▶ Residency
- ▶ Citizenship
- ▶ Immigration Status
- ▶ Identity
- ▶ Income
- ▶ Age
- ▶ Resources such as bank statement, property deeds, life insurance, annuities, trusts
- ▶ Social security numbers must be furnished for each person requesting Medicaid, a copy of the card is not required
- ▶ Other necessary information unique to the applicant's situation

MEDICAID EXPANSION

- ❖ Adults, ages 19-64
- ❖ Incomes 0-133% FPL
- ❖ Montana residents
- ❖ US Citizen or documented, qualified alien
- ❖ Not incarcerated
- ❖ Not eligible or enrolled in Medicare

ACA Adult

- ❖ Subject to copayments and premiums
- ❖ Administered by Montana Medicaid
- ❖ Individuals with 51-133% FPL
- ❖ Unless exempt by federal law



ACA Adult Medicaid

Administered by Montana Medicaid

- Individuals under 50% FPL
- Individuals determined to be medically frail
- American Indians/Alaska Natives
- Individuals who live in a geographical area with insufficient health care providers
- Individuals in need of continuity of care that would not be available or cost-effective
- Not subject to premiums
- Subject to copayments unless exempt by federal law

Expansion Eligibility

- ▶ Income
 - ▶ Household of 3 has a monthly gross income limit of \$2453.00 (this includes the 5% disregard).
- ▶ Residency
- ▶ Citizenship
- ▶ Immigration Status
- ▶ Age
- ▶ Resources are exempt for Expansion Medicaid

Income Eligibility

- ▶ ACA programs
 - ▶ Modified Adjusted Gross Income (MAGI)
 - ▶ Based on IRS rules for counting income
 - ▶ Line 37 of the 1040 tax form
 - ▶ Taxable income and non-taxable income
 - ▶ Wages, unemployment, work study - taxable income = countable income
 - ▶ Add in social security, interest, and foreign income
 - ▶ Child support, workman's compensation - non-taxable = excluded income
 - ▶ Countable Native American income will be gaming income as this income is taxable
 - ▶ Expenses
 - ▶ Student loan interest deduction
 - ▶ IRA deduction

Income Eligibility Continued

- ▶ Native American Income

- ▶ **Excluded**: per capita, payments derived from leases or other uses of individual-owned trust or restricted lands up to \$2,000.00, Cobell settlement, Nez Perce settlement, Land Buy Back
- ▶ **Countable**: Bureau of Indian Affairs (BIA) payments; unless otherwise excluded, Tribal payments unless otherwise excluded, gaming income, Keepseagle vs Vilsack payments

Countable Income continued

- ▶ Payments of up to \$2000 per individual per calendar year which are derived from leases or other uses of **individually-owned** trust or restricted lands.
- ▶ All payments received by an individual during the calendar year will be applied toward the \$2000 exclusion, regardless of whether the individual was eligible or applying for Medicaid in the month of receipt. Amounts in excess of \$2000 per year are countable in the month(s) received.
 - ▶ Exception is Cobell and Nez Perce settlement and the Land Buy Back - these are excluded in their entirety
- ▶ Gaming income is countable in full, there is not a \$2,000 exclusion

Resources

- ▶ ACA Medicaid - excluded
- ▶ Aged, Blind, Disabled (ABD)
 - ▶ \$2,000 individual
 - ▶ \$3,000 couple
- ▶ Medicaid Workers w/Disabilities (MWD)
 - ▶ \$15,000 individual
 - ▶ \$30,000 couple
- ▶ Medicare Savings Programs (MSP)
 - ▶ \$7,730 individual
 - ▶ \$11,600 couple

Resources Continued

- ▶ Countable Native American Resources

- ▶ Any countable payments that are retained: gaming income, Keepseagle vs Vilsack payment, BIA payments, Fee patent land

- ▶ Excluded Native American Resources

- ▶ Any excluded payments that are retained: Senior Benefit payments, Cobell settlements, Nez Perce settlements, Land Buy Back, first purchase made with excluded Native American funds
 - ▶ Cobell and Nez Perce settlements and the Land Buy Back are excluded in their entirety.

Premium Exemptions

Exempt from premiums based on Federal Law:

- ▶ Federal Law states Native Americans/Alaska Natives are exempt from paying premiums
- ▶ Individual's MAGI income is less the 100% FPL
 - ▶ OR two of the following:
- ▶ Individual was discharged form the U.S. military in the last 12 months
- ▶ Individual is enrolled for credit in any Montana university system, tribal college, or any other accredited college within Montana offering at least an associate degree.
- ▶ Individual is participating in the Department of Labor workforce program
- ▶ Individual is participating in a sponsored wellness program

Copayments

- ▶ Every Medicaid recipient is required to pay copayments for certain services and prescriptions. This is mandatory unless exempt.
- ▶ Those exempt are:
 - ▶ Individuals under age 21
 - ▶ Pregnant individuals
 - ▶ Native Americans/Alaska Natives
- ▶ For Native Americans/Alaska Natives there is an additional requirement:
 - ▶ Any individual attesting to being Native American/Alaska Native must also answer yes to one of the following questions.

Copayments Continued

1. Have you ever received a service from the Indian Health Service, a tribal health program, or Urban Indian Health Program, or through a referral from one of these programs?

2. Are you eligible to receive services from the Indian Health Service, tribal health programs, or Urban Indian Health Programs, or through a referral from one of these programs?

- ▶ Self attesting to being Native American/Alaska Native and answering yes to one of the questions above, will exempt individuals from paying copayments.
- ▶ Self attesting to being Native American/Alaska Native will exempt individuals from paying Expansion premiums.

Questions?



Contact Information

- ▶ Christie Twardoski
- ▶ Bureau Chief Policies and Systems
- ▶ Human and Community Services Division
- ▶ 444-1917
- ▶ ctwardoski@mt.gov