



ACA/FAMILY MEDICAID 201-7 ACA Adult

Supersedes: 01/01/2023

Reference: 42 CFR 435.119; 42 CFR 406.13; 42 CFR 407.57; ARM 37.82.101, .701, .701, .703; ARM 37.84.101 - .115

Overview: The Montana Health and Economic Livelihood Partnership (HELP) program created two new coverage groups beginning January 1, 2016; ACA Adult and ACA Adult Medicaid. **This section covers ACA Adult;** ACA Adult Medicaid is covered in section FMA 201-8 ACA Adult Medicaid.

ACA Adult covers individuals aged 19 through 64, with income at or above 51% FPL.

FINANCIAL CRITERIA:

Income is determined under MAGI rules and must be 51% to 133% FPL (plus a 5% disregard).

NON-FINANCIAL CRITERIA:

Medicaid standard nonfinancial requirements are listed in section CMA 300 Non-Financial Overview. In addition to the standard criteria that applies to all Medicaid programs, the following nonfinancial criteria are specific to ACA Adult:

1. Must be aged 19 through 64;
2. Cannot be eligible for or enrolled in Medicare Parts A and/or B; and
3. Cannot be pregnant at application

Note: Medicare Part B Immunosuppressive Drug Benefit (Part B-ID) is not considered creditable health coverage as this only pays for Medicare-covered immunosuppressive drugs and no other items or services. Individuals are potentially eligible for ACA Adult coverage if they meet all financial and non-financial criteria and provide verification that they are **only** eligible for Part B-ID coverage and verification that Part B-ID coverage has ended.

MEDICALLY FRAIL:

Individuals applying for ACA Adult coverage who state they have special medical needs/are medically frail are: (Special medical needs/medical frailty includes, but are not limited to: disabling mental disorders, chronic substance use disorders, and other serious and complex medical conditions. Self-attestation is acceptable verification of a special medical need/medical frailty.)

1. Are eligible for ACA Adult Medicaid (FMA 201-8 ACA Adult Medicaid) instead of ACA Adult;
2. Can attest to being medically frail at any time;
3. Change to ACA Adult Medicaid coverage the month after attesting to medical frailty (if receiving ACA Adult coverage).

FILING UNIT:

Required filing unit members are determined based on tax filing rules. See FMA 200-1 ACA Filing Unit for ACA filing unit requirements.

ACA ADULT COVERAGE ENDS:

ACA Adult coverage closes when the client:

1. requests closure
2. dies
3. moves out of Montana
4. is non-compliant PERM and/or Program Compliance
5. becomes Medicare eligible
6. we are unable to locate the individual; or
7. reaches age 65 (eligibility ends the month before their 65th birthday).

Effective Date: 05/01/2025