COMBINED MEDICAID 301-3
Emergency Medicaid

Supersedes: FMA 301-3 & MA 301-3 (01/01/08)

Reference: PL 104-193 SEC. 401(b)(1)(A); 42 CFR 435:403;435.406; .440.255; 489.24(b); ARM 37.82.102; P.L. 119.21

OVERVIEW: Emergency medical coverage is available to an individual who meets residency, nonfinancial, and financial standards but fails citizenship requirements. Coverage is limited to services necessary to treat an emergency medical condition and is available only for the duration of the emergency. Emergency Medicaid begins when treatment for the emergency condition is initiated and ends when the condition is no longer considered an emergency. This coverage is limited to emergency services and does not constitute full Medicaid coverage. Emergency coverage is provided from the time the individual is first given treatment until the medical condition is no longer an emergency.

Emergency medical services are provided for medical needs that require immediate medical attention and without treatment could result in:

1. placing the individual's health in serious jeopardy, this includes childbirth;
2. serious impairment to bodily functions; or
3. serious dysfunction of any bodily organ or part.

An emergency medical condition does not include care and services related to an organ transplant procedure.

Sponsor deeming does not apply to noncitizens applying for Emergency Medicaid.

RESIDENCY:

Noncitizens must meet the state's residency rules. Residency means physical presence in the State of Montana with the intent to remain. Residency will be evaluated on a case-by-case basis using verifications such as Montana driver's license or ID, lease or mortgage, employment records, school enrollment, etc.

RESOURCES: Individuals must be below the ABD resource limit ($2,000 resource limit for a single individual and a $3,000 resource limit for two individuals that have a spousal relationship) in order to be eligible for Emergency Medicaid.

INCOME: Income rules follow the income-level criteria for the program they would otherwise be eligible for. If income is below the threshold for ACA Adult Medicaid programs, they are eligible with no spend down. If income exceeds the ACA Adult threshold, Emergency Medicaid will require a spend-down.

Effective Date: 7/1/2026