

Montana Health Care Programs MESSENGER

Copay is Going Away!

Have you heard? The copay responsibility for most Montana Health Care Programs ended on January 1, 2020. What does this mean for you?

In the past, some adult Medicaid members owed a copay for services like outpatient dialysis, some special x-rays, certain medicines, some kinds of hospitalizations, and a few other services too.

- The copay charge was usually \$4, but others were more.
- This charge was billed to the member, from the provider, after the provider was paid by Medicaid for the service. Providers are allowed a full year to bill Medicaid. It is possible a member may have received a copay bill from the provider, over a year after receiving the service.
- Under the new rule, the provider:
 - Cannot bill the member for copay responsibility if the provider billed Medicaid on or after January 1, 2020.
 - This is true even if the member received the service in 2019.

If you receive a covered service after January 1, 2020, providers shall not charge a copay.

If you received a covered service in 2019, that included a copay responsibility, you may or may not owe that copay, depending on when the provider bills Medicaid. Let's look at two possibilities for better understanding:

- On March 6, 2019, member "Bob" was prescribed, and picked up, two medicines that were both covered by Medicaid and each had a \$4 copay responsibility.
 - If "Bob's" pharmacy billed Medicaid **before** January 1, 2020, then the pharmacy could bill "Bob" \$8 (\$4 each) for the copays. "Bob" would be responsible to pay that \$8 bill.
 - "Bob" is still responsible for the bill even if "Bob" receives the bill from the pharmacy after January 1, 2020.
 - If "Bob's" pharmacy billed Medicaid **after** January 1, 2020, then the pharmacy should not bill "Bob." If they do, "Bob" is not be responsible to pay the \$8 bill.

This change does not affect premium responsibilities for those HELP/Medicaid Expansion members who owe premiums. The change affects copays only.



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Important Exceptions to the Copay Change

Healthy Montana Kids (HMK) and Copayment

- Copay responsibilities for HMK, also known as a CHIP **WILL NOT** change.
- HMK *Plus* does not have copay responsibilities.

Cost Sharing and Spend Down

- Medically Needy and Montana Worker's with Disability maintain spend down or cost sharing responsibility.
- Once the required cost sharing or spend down has been met for the month, no copayment is assessed.

If You Receive a Copay Bill from Your Provider, and You Believe the Charges are Incorrect:

Please contact:
Linda Skiles-Hadduck at
406-444-6868 or
lskiles-hadduck@mt.gov for help.



Adult Dental Benefit Reminder

The yearly \$1,125 dental treatment services cost cap for Adult members with Standard Medicaid Benefits has not changed. Covered anesthesia, dentures, diagnostic and preventative services do not count toward the dental treatment cap. It is important to note children age 0-20 and adults determined categorically eligible for Aged, Blind, and Disabled Medicaid are not subject to the \$1,125 annual dental treatment limit.

Adult members are responsible to pay for non-covered dental services and any dental treatment services received above the annual \$1,125 limit.

The Floss is Boss

Did you know that some studies show flossing *before* brushing may help remove harmful dental plaque even better than flossing after brushing? When it comes to a healthy mouth, flossing is every bit as important as brushing. Without flossing, plaque buildup can start the forming of bacteria below the gum line. That's bad news, because bacteria can lead to *periodontal disease*, which can include gum irritation, recession (when gums start to pull away from the teeth), swelling, or even tooth loss. It can also lead to heart disease, if the bacteria travels through the bloodstream and attaches to fatty deposits, causing blood clots.

The Montana Oral Health Program, through the Montana Department of Health and Human Services, provides education and resources for daycares, Head Start programs, local health departments, schools, and tribes. Along with the Montana Dental Association, they support Bright Smiles Montana, which provides both dental and medical professionals and families, advanced education and training in prenatal and young child health.

Sources include: www.dphhs.mt.gov, www.health.harvard.edu, www.mayoclinic.com, www.perio.org



Additional Teeth Tips!

- **Brush teeth twice a day and floss once.** Parents; get kids used to brushing by their first birthday. Gently floss kids' teeth as soon as the spaces between teeth begin to close.
- **Buy a dental floss that feels good to you, or one that your dentist recommends.** Coated floss will glide in between teeth and will less likely get stuck.
- **Get a grip!** Wrap one end of floss each between your first two fingers and thumbs of each hand. Gums are sensitive, so a slow, smooth glide in between teeth, just down to the gum on both sides, will help avoid any bleeding or pain. Throw away used floss.
- **Rinse after flossing, and after you brush your teeth.**
- **Choose a soft brush.** Guide it from the bottom then up from the gums in a gentle motion for the lower teeth, then from the top to the bottom on the upper rows. That'll help keep gums from being irritated or tearing.
- **Stick with dental checkups/cleanings every six months.**
- **See a dentist sooner with problems:** bad breath; bleeding, bright red, or swollen gums, or gums that are receding; a dry mouth; jaw pain; sores; or trouble eating.
- **Don't smoke, don't use smokeless tobacco, and don't vape!** All pose serious disease risks, not only to your gums, mouth, teeth, throat, and tongue, but also to your lungs, heart, and pancreas.

Cold Weather Safety for Older Adults

Older adults can lose body heat fast – faster than when they were young. Changes in your body that come with aging can make it harder for you to be aware of getting cold. A big chill can turn into a dangerous problem before an older person even knows what's happening. Doctors call this serious problem hypothermia.

What is Hypothermia?

Hypothermia is what happens when your body temperature gets very low. For an older person, a body temperature of 95 degrees or lower can cause many health problems, such as heart attack, kidney problems, liver damage, or worse.

Being outside in the cold, or even being in a very cold house, can lead to hypothermia. Try to stay away from cold places and pay attention to how cold it is where you are. You can take steps to lower your chance of getting hypothermia.

Tips to Keep Warm Inside!

- Set your heat to at least 68-70 degrees. To save on heating bills, close off rooms you are not using. Close the vents and shut the doors in these rooms and keep the basement door closed. Place a rolled towel in front of all doors to keep out drafts.
- Make sure your home isn't losing heat through windows. Keep your blinds and curtains closed. If you have gaps around the windows, try using weather stripping or caulk to keep the cold air out.
- Dress warmly on cold days even if you are staying in the house. Throw a blanket over your legs. Wear socks and slippers.
- When you go to sleep, wear long underwear under your pajamas, and use extra covers, Wear a cap or hat.
- Make sure you eat enough food to keep up your weight. If you don't eat well, you might have less fat under your skin. Body fat helps you to stay warm.
- Drink alcohol moderately, if at all. Alcoholic drinks can make you lose body heat.
- Ask family or friends to check on you during cold weather. If a power outage leaves you without heat, try to stay with a relative or friend.

Excerpt from: "Cold Weather Safety for Older Adults" NIH: National Institute on Aging. U.S. Department of Health & Human Services, Nov 21, 2019. Accessed Dec 3, 2019.



Cold Weather Help Available

DPHHS has two programs to help low-income individuals with heating costs:

Weatherization – items to help make your home more energy efficient

LIEAP – assistance with heating bills. Both homeowners and renters may apply for these programs

You may qualify automatically if your household receives SNAP, SSI or TANF benefits

Ask for more information at your local HRDC Office, locations found here:
[HRDC Offices](#)

Key Contacts

Medicaid/HMK Plus Member Help Line

For questions regarding benefits copayments, or Passport to Health:
1-800-362-8312

[MT Healthcare Programs](#)

Nurse First Advice Line

For questions when you are sick, hurt, or have health questions.

1-800-330-7847

[MT NurseFirst](#)

Montana Relay Service

For the deaf or hard of hearing.

1-800-253-4091 or 711

Montana Public Assistance Help Line

For eligibility questions.

1-888-706-1535

[MT Public Assistance](#)

Transportation Center

For questions regarding travel or approval. **Call before you travel, or you may not be reimbursed.**
1-800-292-7114.