



COVER MONTANA
CONNECTING YOU TO HEALTH INSURANCE COVERAGE

MAGI (Non-Asset-Based) Medicaid Training

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Montana Primary Care Association

Agenda



Cover MT Intro



Medicaid Updates & Get Covered Again Campaign



Coverage Options for Montanans



MAGI Medicaid Overview



Online Application Walk-Through



Questions and Resources

Who Are We?

Montana Primary Care Association (MPCA) & Our Members

- 14 FQHC's
- 5 Urban Indian Organizations
- Over 120,000 Montanans served by members
- Supports members in:
 - Quality/Data
 - Workforce
 - IBH/SUD
 - Social Needs

Cover Montana

- Founded in 2014
- In-person Navigators
 - 7 across Montana
 - Collaborate with assisters at clinics throughout the state
- Helpline – 844 682-6837
- Website – www.covermt.org

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What Do Navigators Do?

Education:

- Provide information about health care plans
- Increase health insurance literacy
- Provide information for tax credits and cost-sharing reductions
- Help consumers locate providers

Enrollment:

- Assist with enrollment into marketplace health plans, Medicaid, and Healthy MT Kids
- Be available to answer questions and provide technical assistance after enrollment
- Coordinate with CAC's and other assisters to make sure support is accessible

Outreach:

- Spend time in communities building relationships and referral networks
- Distribute informational materials to explain options for coverage and importance of enrollment
- Provide culturally and linguistically appropriate education and resources



Where are Navigators Located?

Free, confidential, local help.

Missoula & Western
(406) 438-3410

Helena & Southwest
(406) 461-6991

Billings & Southeast
(406) 591-9139

Kalispell & Northwest
(406) 471-7049

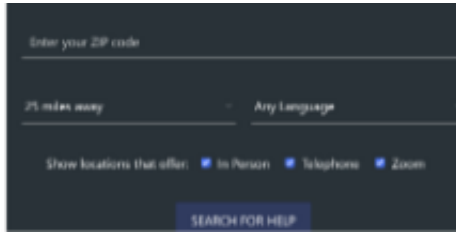
Browning & Central
(406) 845-2376

Miles City & Eastern
(406) 853-5753

Visit covermt.org or call (844) 682-6837.



HOW TO SCHEDULE AN APPOINTMENT: Go to Find Local Help on CoverMT.org



Enter your zip code

Enter your zip code and language preference. You can select to view appointments that are phone, virtual, in-person, or all the above.

Schedule an Appointment Online



Available this week

SCHEDULE ONLINE

2 mi
Cover Montana Navigator at
Billings Urban Indian Health and
Wellness Clinic
1230 N 30th St, Billings, MT, 59101
+1 406-591-9139

See Schedules

It will show you available schedules that match you search criteria. Click on "schedule online" to see all available appointments for each Navigator.



Schedule appointment

Select "schedule online" for the for your preferred time format - phone, virtual, in-person. Fill in your name and contact info. You don't need an email to schedule, but a phone number is required.

Don't want to schedule? No problem.
Call the Cover MT Helpline: 844-682-6837



Medicaid Unwinding Background

- Medicaid redeterminations in Montana began in April 2023
- DPHHS planned to complete renewals for 324,000+ people in 10 months between April 2023 - January 2024
- More than 132,000 people have lost Medicaid coverage since April, with 41,000+ individuals whose renewals have been initiated but are still processing
- Children and other vulnerable groups have been significantly impacted
 - “Montana was among nine states with the highest rates of childhood Medicaid disenrollment between March and September” – *Mara Silvers, MT Free Press*
- Impacts to Medicaid case processing are creating additional barriers for other public benefits
 - “Since April, nearly 5,000 fewer Montanans are receiving SNAP benefits”. – *Katheryn Houghton, KFF Health News*



GET COVERED AGAIN

Have you lost Medicaid or
Healthy Montana Kids (HMK)?
It's not too late to Get Covered Again.



covermt.org



1 in 10 Montanans have lost coverage in the last year



Get Covered Again Roadmap to Re-enrollment

Refer
Help connect folks with
someone who can help them
re-enroll.



Enroll
Help your patients & clients
re-apply for Medicaid



Screen
Help identify Montanans who
have lost Medicaid and
Healthy Montana Kids



Not Medicaid Eligible?

Marketplace: Medicaid coverage loss Special Enrollment Period (SEP) from 3/31/2023 – 11/30/2024

- People who lost Medicaid during Unwinding can apply and enroll **any time** during that period

Increased federal subsidies continue to make plans **more affordable**

Special affordability provisions for enrolled members of federally recognized tribes

- Enrolled tribal members can qualify for additional savings, including \$0 deductibles and copayments up to 300% of FPL (\$60,000 annual income for a household of 2)

Qualified non-US citizens



Examples of Coverage Costs

Your county is **PARK**.

2. Enter yearly household income as...

2024 Dollars % of Poverty

35,000

3. Is coverage available from your or your spouse's job?

Yes No

Estimated financial help:

\$791

per month (\$9,493 per year) as a premium tax credit. This covers 96% of monthly costs.

Your cost for a silver plan:

\$32

per month (\$385 per year) in premiums (which equals 1.1% of your household income).

The most you have to pay for a silver plan:

1.1%

of income for the second-lowest cost silver plan

Without financial help, your silver plan would cost:

\$823

per month (\$9,878 per year)



MAGI Medicaid Tips

HELPING PEOPLE APPLY OR GET RE-ENROLLED



MAGI Medicaid Programs

Modified Adjusted Gross Income:

Eligibility based on income and household size

ACA Adult Medicaid (19-64)

Healthy Montana Kids +

Healthy Montana Kids (BCBS)

Pregnancy Medicaid

Plan First

Newborn



How to apply for Medicaid

- In-person at an Office of Public Assistance
- Via phone on the Public Assistance Helpline or Cover MT Helpline
- Paper application dropped off or faxed to the OPA
- **Online**
 - State Self Service Portal (SSP)
 - Through healthcare.gov for licensed Assisters*

*Individuals can enroll themselves in Medicaid through [Healthcare.gov](https://healthcare.gov)

Using Self-service Portal (SSP) for Medicaid Redetermination:

Account Creation:

- DPHHS has instructions for account creation here: [SSP-Okta User Workflow \(mt.gov\)](https://www.mt.gov/DPHHS/Forms/Workflows/SSP-Okta-User-Workflow)
- To create an account on <http://apply.mt.gov> you must have an active email account that you have current access to in order to verify your account

DO YOU RECEIVE MEDICAID? PLEASE ENSURE DPHHS HAS YOUR CURRENT ADDRESS SO YOU RECEIVE IMPORTANT INFORMATION ABOUT YOUR BENEFITS. TO UPDATE YOUR CONTACT INFORMATION CLICK HERE: <https://mt.access.gov.com/dphhs/Forms/Page/medicaid/changeofaddress>

If you have signed up to receive email notifications when correspondence is available for your case, you will start receiving emails from sspnotification@announcements.mt.gov. To ensure you receive these emails, please add this email address to your contact list.

Welcome to the Department of Public Health and Human Services online application. Here you can apply for food, medical, or cash assistance. Find out more about the programs by clicking the links below.

Supplemental Nutrition Assistance Program (SNAP) – Formerly Food Stamps
Temporary Assistance for Needy Families (TANF) – Cash assistance
Health Coverage Assistance – Medicaid, Healthy Montana Kids, health insurance assistance and tax credits through the federal Health Insurance Marketplace

Buttons: Apply Now, Sign In/Create Account, Am I Eligible?, Apply for Assistance, Check My Benefits, My Mail, Report Change & Renew

- Click "Sign In/Create Account"
- DPHHS uses a multi-factor authentication system called Okta that manages login information for Montana.gov

Information you need to apply

It is a good idea to have information about:

- Pay Stubs
- Your Bills
- People in your home
- Checking/Savings Accounts
- Cars/Mobile Homes/Land/Houses
- Health Care Policies/Life Insurance Policies
- Medicare/SSI/SSA
- Montana Residency
- Social Security Number
- Self-employment financial records
- Insurance benefits and worker's comp
- Veterans Admin benefits and pensions
- Value of CDs, stocks, and bonds
- Value of burial policies
- Value of trust(s)
- Amount of loans, gifts, or contributions
- Balance of Individual Indian Money account
- Information about pregnancy and due date
- School enrollment/history information

(Not all assistance programs require all of the above information.)



**Figure 1:
MAGI Rules for Determining Medicaid and CHIP Households**

If an individual is a:		
Tax Filer Not Claimed as a Dependent	Tax Dependent	Non-Filer / Non-Dependent
<p>Individual's household is:</p> <ul style="list-style-type: none"> ▪ Tax filer plus: <ul style="list-style-type: none"> → Spouse → All persons whom tax filer expects to claim as a dependent 	<p>Individual's household is:</p> <ul style="list-style-type: none"> ▪ Household of the tax filer claiming individual as a dependent <p>EXCEPTIONS (apply the rules for non-filers)</p> <ul style="list-style-type: none"> ▪ Tax dependents not a child of the taxpayer ▪ Individuals under 19* living with both parents not expected to file a joint return ▪ Individuals under 19* claimed as tax dependent by non-custodial parents 	<p>For individuals age 19 and above, household is:</p> <ul style="list-style-type: none"> ▪ Individual plus: <ul style="list-style-type: none"> → Spouse (if living with the individual) → Children under age 19* (if living with the individual) <p>For individuals under age 19*, household is:</p> <ul style="list-style-type: none"> ▪ Individual plus: <ul style="list-style-type: none"> → Siblings under 19 → Parents (including step-parents) → Children living with the individual

Determining household for MAGI cases

Family Size	Montana Medicaid	Healthy Montana Kids	Montana Health Insurance Marketplace
	If your monthly income is at or below this amount and you are between 19 - 64, you may qualify for Montana Medicaid.	If your monthly income is below this amount, your kids under 19 may qualify for Healthy Montana Kids.	If your income is above eligibility for Medicaid or HMK, you may qualify for tax credits to purchase coverage on the Health Insurance Marketplace at healthcare.gov .
1	\$1,732/mo	\$3,276/mo	
2	\$2,351/mo	\$4,446/mo	
3	\$2,969/mo	\$5,616/mo	
4	\$3,588/mo	\$6,786/mo	
5	\$4,207/mo	\$7,956/mo	
6	\$4,825/mo	\$9,126/mo	

Income levels for Medicaid programs

Montana DPHHS will begin using 2024 FPL income limits in April for Medicaid eligibility

Medicaid Application Tips

1. Make sure the OPA has the most up-to-date contact information for all people enrolled in Medicaid and Healthy MT Kids on an ongoing basis: [Medicaid Change of Address Form: DPHHS \(accessgov.com\)](#)
2. Help patients create accounts on [apply.mt.gov](#) (SSP) and **sign up to receive notices via both email and mail**
3. Become authorized representatives for cases to assist with navigating administrative barriers*
4. If some household members are still enrolled in a Medicaid program, those who lost coverage can request their benefits be reinstated via the SSP without requiring a new application
5. Once enrolled in Medicaid, people should report changes to the state directly, not through FFM



Medicaid Application

[APPLY.MT.GOV](https://apply.mt.gov)



Application Scenario

Lily (30) needs to apply for Medicaid for herself and her two kids Charlie (5) and Sam (7)

- Sam and Charlie's other parent doesn't live in the household, and she does not receive child support payments
- Her mom (72) lives with them and does not work outside the home, she is enrolled in Medicare and receives Social Security benefits but is not Lily's tax dependent
- Lily works part-time cleaning for her aunt's business and earns \$17 per hour for between 20-30 hours of work per week
- Lily is an enrolled member of Northern Cheyenne tribe, but her children are not enrolled
- Lily found out that her family no longer has Medicaid coverage when she went to pick up her children's medication at the pharmacy, but thinks they should still qualify



After applying

OPA has up to 45 days to process new applications

- Clients can check the status of their application on apply.mt.gov or by calling the PAHL
- **If it has been more than 45 days, contact regional OPA directly or request an administrative review**

The OPA may request verification or documentation of income, household, or assets

- Can be uploaded online, dropped off in-person, or mailed/faxed to the OPA
- OPA cross-references available data and information from application
- Must be received by the deadline, **enrollees can request extensions or help getting requested documentation via email, PAHL, or in person**



Considerations for SNAP/Medicaid Applications

SNAP/TANF cases require an interview to be completed within 10 days

- **Always sign up for email notification if applying for SNAP, helps reduce chances of missing interview call**
- Can go in-person to an OPA to request or schedule their interview

Upload verifications into SSP at the time of application or as soon as possible after

- SNAP requires more verifications than MAGI Medicaid
- People can submit SNAP application with essential contact info and a signature only, but should include a full application if applying for more than one benefit
- Required to verify bank statements, including cash app transactions (Venmo, cash, PayPal, etc)

If Medicaid renewal can be completed via ex parte information, failure to provide verification for SNAP should not impact Medicaid benefits



Administrative Reviews and Fair Hearings

A person can ask for a fair hearing if:

- Their Medicaid benefits are denied, suspended, terminated, or reduced. This includes any action by the state Medicaid agency that affects their eligibility, services, or benefits; or
- The state didn't make a decision about their eligibility within a reasonable time period.

People have the right to ask for an expedited (faster) fair hearing if they have an urgent health care need that could result in serious harm if it's not treated soon. The agency's decision notice must include information on how to ask for an expedited fair hearing.

Keeping Medicaid benefits during the fair hearing process

If someone who already has Medicaid asks for a fair hearing **before** the effective date of the agency's decision (also called the "date of action"), the state must continue the person's benefits until the final fair hearing decision is issued. There may be **as few as 10 days** between the date on the decision notice and the date of action. Some states may also reinstate a person's Medicaid benefits retroactively if they ask for a fair hearing **no more than 10 days after** the date of action.

If the result of the fair hearing upholds (agrees with) the state's original decision, some states may require a person to pay back costs for any services they got while the fair hearing was pending.



Cover Montana resources:

Monthly
Webinars

Monthly
Office Hours

Email
Newsletter

Website with
searchable help
&
appointments

Get Cover Again
Campaign



Troubleshooting Medicaid Applications

What issues have you run into doing Medicaid applications in the past?

What do you feel like you need more information/training on?

Errors or glitches you have seen?

Where to reach out for help?



Share Your Medicaid Story



[Share your story: Montana Medicaid Redetermination \(everyaction.com\)](https://everyaction.com)



COVER MONTANA

Questions?

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