

ELIGIBILITY



MEDICAID

- **An entitlement program to pay healthcare costs for certain persons with low income and resources**
- **Funded by a combination of state and federal dollars**
- **Programs vary from state to state**
- **Persons must meet specific criteria to receive coverage**

MEDICAID GROUPS INCLUDE:

- **Family Medical**
 - Children under the age of 19
 - Pregnant Women
 - Low income families

- **Foster Children/Adoption Support**

MEDICAID GROUPS

- **Elderly and Disabled:**
 - **Seniors age 65 and over**
 - **Persons determined blind or disabled by Social Security**
 - **Medicare Beneficiaries**

GENERAL REQUIREMENTS

- **Must apply for coverage**
- **The applicant must be able to act in their own behalf (example: adults)**
- **Must be a US citizen or eligible non-citizen (applicant only, not other family members)**

GENERAL REQUIREMENTS

- **Must be a resident of Kansas**
- **The applicant must provide all needed information and cooperate with the application process**
- **All persons residing in the household must be included on the application**

FINANCIAL REQUIREMENTS

- **To qualify, a household's income and/or resources must be below the specified limit for each eligibility group. The income guidelines vary from program to program**

INCOME

- **The countable income of the household is considered**
- **Earned income, such as wages from a job or self-employment, is used to determine eligibility**
- **Unearned income is also considered. Some examples of unearned income include unemployment, and social security disability payments**

FINANCIAL REQUIREMENTS

- **Some income is exempt and not used to determine eligibility. The types of income that are exempt depend on what kind of medical program is being considered.**
- **Examples:**
 - **Certain VA payments**
 - **Lump sum payments**
 - **Child Support income – Family Medical only**

FINANCIAL REQUIREMENTS (continued)

- **A resource is something of value that the household can access- An Asset**
- **Resources are only applicable to the Elderly & Disabled programs**

THE HOUSEHOLD

Family Medical:

- **Tax Household**
- **For Non-Filers, Household includes spouse, parents and siblings**

Elderly and Disabled

- **For adults, includes self and spouse**
- **For children, includes parents**
- **For HCBS and LTC children – only the applicant**

THE HOUSEHOLD

- **Report Changes Timely**
- **Annual Reviews**
- **Utilize other private insurance to pay medical claims before Medicaid**
- **Cooperate with Child Support. This is a requirement only for non-disabled and non-pregnant adults**

Applications

CHANNELS

- Paper – Mail
- On-Line
- Fax
- Telephone (Limited availability)
- Federally Facilitated Exchange
- In Person – No Interview Required

Applications

LOCATIONS

- **KanCare Clearinghouse – All Family Medical**
- **DCF – Elderly and Disabled**
- **Out-Stationed Workers**

Separate Applications for Social Services Programs – Food Assistance and Cash

Applications

Application Date

Monthly Eligibility – Eligible one day of the month, covered entire month

Prior Medical – Can provide coverage three months prior to application month

Family Medical Programs

CARETAKER MEDICAL

- **Caretaker Medical:**
 - For caretakers of children under 19
 - An eligible caretaker are custodial parents, relatives such as grandparents, or other persons who have the primary responsibility for and control of at least one minor child

THE INCOME GUIDELINES

- To qualify, a household's income must be lower than 38% of the Federal Poverty Level or FPL

Monthly Limits

- HH 1 - \$373
 - HH 2 - \$505
 - HH 3 - \$637
 - HH 4 - \$768
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TRANSITIONAL MEDICAL

- **Transitional Medical:**
 - For households that have been receiving Caretaker Medical coverage, but are now ineligible due to an increase in earnings
 - Households do not apply for this program but are determined eligible for it when their income increases

Poverty Level – Children

- **Covers children from birth to the age of 19**
- **No Resource Requirement**
- **Family Income Limits:**
 - **Newborns Under Age 1: Under 171% FPL**
 - **Children ages 1-5: Under 149% FPL**
 - **Children ages 6-18: Under 113% FPL**

Poverty Level – Children

- **Income Limit Examples**

- Family of 4**

- **Newborns: \$3456/month**
- **Children ages 1-5: \$3012/month**
- **Children ages 6-18: \$2284/month**

PREGNANT WOMAN

- **Must be pregnant**
- **No Resource Requirement**
- **Income less than 171% FPL**
 - **Family of 3: \$2863/month**
- **Coverage ends the third month post partum**

KANCARE 21

- **Also known as CHIP**
- **Children under age 19**
- **Incomes exceed Medicaid limits**
- **Income less than 244% of FPL**
 - **Family of 3: \$4085/month**
 - **Family of 5: \$5777/month**
- **Coverage begins the date after case is processed**

KANCARE 21

- **Coverage begins the date after the case is processed**
- **No Prior Medical coverage**
- **Cannot have other insurance**
- **Cannot have access to State Employee Health Insurance – includes cities, counties and school districts**
- **May have a Premium - \$20 - \$50/month**

CONTINUOUS ELIGIBILITY

- **Children and Caretakers are eligible throughout the entire 12 months regardless of changes that may occur in the household's income**
- **Pregnant women eligible through the third month post partum**

Elderly and Disabled Programs

Medicare Savings Plans

- **Medicare Beneficiary**
- **Helps with Medicare Costs – Premiums, Deductibles and Co-Insurance**
- **Part D Subsidy included**
- **Resources limits:**
 - **\$7280 single**
 - **\$10,930 couple**

Medicare Savings Plans

Three Programs:

- **QMB (Medicare premiums/deductibles/copayments)**
 - 100% FPL: \$981/month**
- **LMB (Medicare Part B premium)**
 - 120% FPL: \$1177/month**
- **E-LMB (Medicare PartB Premiums)**
 - 135% FPL: \$1325/month**

Working Healthy

Persons Under Age 65 With A Disability

- **Must Have Earned Income**
- **Resources Below \$15,000**
- **Income below 300% FPL : \$2943/month after disregards**
- **May Be Subject to a Premium: \$55 - \$205/month**

Medically Needy

Also Called Spenddown

- Resources below \$2000 single/\$3000 couple
- Like an insurance deductible – have to incur medical expenses before coverage applies.
- Income limit is \$495/month
- Enrolled in KanCare during spenddown
- Elderly, disabled, pregnant women and kids

Long Term Care

Institutional Care, HCBS and PACE

- Different rules apply to married couples – spousal impoverishment
- Transfer for Resources Rules Apply
- Resources below \$2000 single/\$3000 couple
- Verification of Resources

Long Term Care

Income Rules

- **All income counts – exception some VA payments**
- **Limits depend on Living Arrangement**
 - **Facility: \$62/month**
 - **HCBS: \$727/month**
 - **PACE: Depends on residence**
- **Income over the limit is paid to the Provider**
 - **Patient Liability or Client Obligation or Participant Obligation**
 - **Can deduct medical expenses, such as health insurance premiums**

Other Populations

- **Recipients of Supplemental Security Income Payments (SSI)**
- **Foster Children**
- **Children Receiving Adoption Subsidy Payments**
- **Certain women receiving treatment for Breast and Cervical Cancer, if screened and diagnosed by the Early Detection Works program**
- **MediKan – State only coverage for persons with disabilities who don't qualify for Social Security Disability payments**

Questions

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To Apply:

<http://www.kancare.ks.gov/apply.htm>

More information - KDHE Web