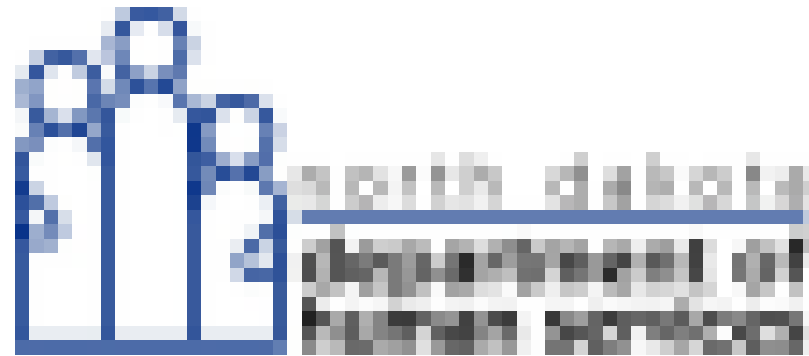


Medicaid Program



Medicaid consists of 2 major Coverages:

Children & Families:

- Children & Caretakers who meet the “Family Coverage Criteria”
- Children & Pregnant Women who meet the Poverty Level Criteria
- Healthy Steps
- Caring Program
- Medically Needy

Aged and Disabled:

- SSI recipients
- Individuals over Age 65
- Individuals determined to be disabled by the Social Security Administration who are not SSI recipients
- Workers with Disabilities
- Children with Disabilities

Differences between the coverages

Children & Families:

- No Asset Test
- Must be age 21 or under, or
- A pregnant woman, or
- A single caretaker of a deprived child. Deprivation could be:
 - Divorce or Separation
 - Death, Incapacity or Disability of parent
 - Un- or Underemployment of Parent

Aged & Disabled

- Asset Test (except for Children with Disabilities coverage)
- Must be age 65 or
- Must be determined disabled by the Social Security Administration
- Must choose to be treated as a disabled person for Medicaid purposes

Other Differences:

Children & Family

- Family Coverage– there must be a caretaker and a child who is under age 18 or if age 18 is in school and will graduate before turning age 19. The child may be an unborn. This coverage follows the AFDC income guidelines as they were in July of 1996.

Aged and Disabled

- SSI individuals are categorically eligible for Medicaid, unless they fail the Medicaid asset test;
- All other aged and disabled individuals fall under the Medically Needy Category unless they choose to be treated as non-disabled

Other Children and Family Coverages under Medicaid:

- If the household does not meet the Family Coverage Criteria, generally, the parents are not covered unless one of the parents is either pregnant, aged or disabled. If the household fails the Family Coverage Income levels, the children may be eligible however, as follows:
 - The income is tested at 100% of the Federal Poverty Level for children aged 6 to 19;
 - The income is tested at 133% of the Federal Poverty Level for children up to age 6 and pregnant women;

Healthy Steps

- If a family fails the income tests on the preceding slide, the child is then tested for the ND Healthy Steps program:
 - Healthy Steps is not Medicaid; Medicaid pays a Health Insurance premium to cover these children
 - Healthy Steps includes dental and vision coverage
 - Healthy Steps has limited coverage for psychiatric services
 - Healthy Steps will not cover delivery costs
 - Healthy Steps will cover children between the 133% and 140% of the Federal Poverty Level

Medically Needy Coverage:

- Families that have income that fails the income levels in the preceding slides; and aged and disabled individuals may be eligible under the Medically Needy Coverage.
 - These children/individuals will probably have a recipient liability. Think of this as a monthly deductible on an insurance policy;
 - If the child is not expected to incur the recipient liability and the family has indicated so, a referral will be sent to the Caring Program
 - The Medically Needy income level is set by the state legislature (The 2008 Income levels are on a chart later in this slide show.)

- In ALL of the aforementioned income tests, we look at the family's NET countable income. In other words, we start with the gross income and deduct medical expenses, child care expenses, FICA and federal withholding taxes when applicable.
- When an individual is eligible under more than one coverage type, the individual ALWAYS has a choice, depending on which coverage is best for them.

Children with Disabilities Coverage

- The Children with Disabilities Coverage is a unique coverage in that it has elements of both the Children & Family and the Aged & Disabled Coverages. This coverage is available starting April 1, 2008 in ND.
- The Deficit Reduction Act of 2005 authorized states to allow families with disabled children the option of 'buying in' to Medicaid, similar to an insurance policy. In 2007, the ND state legislature authorized the ND Department of Human Services to implement this program.

Eligibility for the Children with Disability Coverage:

- A child must be under age 19, and may be covered through the month in which he/she turns age 19;
- A child must have an approved disability as determined by the Social Security Administration;
- The child must 'choose' to be treated as a disabled individual for Medicaid purposes;

Eligibility for the Children with Disability Coverage - Continued

- The **net** countable family income must not exceed 200% of the Federal Poverty Level;
- If the employer of the child's parents offers health insurance (major medical, doctor, hospital) that will cover the child for which the employer pays at least 50% of the premium, the child must be enrolled in that health insurance;
 - This would not apply if the coverage is only for Dental or Vision coverage;

Eligibility for the Children with Disability Coverage - Continued

- The child's premium is 5% of the family's **gross** countable income
 - Any health insurance premiums paid by the family that cover the child may be deducted from the Children with Disability premium to arrive at a net Children with Disability premium for that child.

Things to Consider:

- Each family situation is different, so, families really need to discuss their options with their eligibility workers.
- If there is more than one child in the household, different children may be covered under different coverages, depending on age, disability, medical needs, and income.

Questions??

- Call 1-877-KIDSNOW
- Call your County Eligibility Worker/ Social Services Office
- Call 1-800-755-2604 and ask for the Eligibility Unit
- If you have a claims question, ask for the Claims Unit

Frequently Asked Questions

- Q. I have an SSI child. When we apply for Medicaid for her, we are told she has excess assets, and that to cover her, we must treat her as a 'child' and not as a disabled person. Would the Children with Disabilities program be a possibility for her?
- A. It would be a possibility, since there is no asset test for this coverage. This should be discussed with your eligibility worker to see which is most advantageous to your family.

Frequently Asked Questions (cont)

- Q. The Social Security Administration (SSA) will not make a disability determination for my child because our income and/or assets are too high. What can we do to see if our child has an approved has an 'approved' disability?
- A. Medicaid must follow SSA disability determinations. The first step, if the family has not already done so, is to apply with SSA for disability for the child. When SSA cannot make a disability determination, they will send you a letter. That letter, along with a Medical Social review (which you get from your eligibility worker) is then submitted to the ND Medicaid State Review Team; who can then make that determination.

Frequently Asked Questions (cont)

Q. Three of my children are disabled. Is there one premium for all? Does each child pay a premium? If not, is the premium prorated?

A. Each child has a separate premium. The premiums are not prorated between them.

There may be situations where having a recipient liability may be financially better for the family than paying 3 premiums. The family should discuss their options with their eligibility worker.

Frequently Asked Questions (cont.)

- Q. I have 2 disabled children. One's needs are covered very well under the Healthy Steps program. The other has psychiatric needs that Healthy Steps will not cover. Can I keep the one child covered under Healthy Steps and have Children with Disabilities coverage for the other?
- A. Yes, eligibility for the Children with Disabilities program is determined on a child by child basis.

Frequently Asked Questions (cont.)

- Q. What services are covered under the Children with Disabilities coverage?
- A. Children covered under Children with Disabilities are entitled to the same covered services, and are subject to the same benefit caps and limits as those for any other Medicaid coverage.

INCOME LEVELS EFFECTIVE APRIL 1, 2008

Family Size	Family Coverage (1931)	Med. Needy	SSI (Effective 01/01/08)	Children Age 6 to 19 and QMB 100% of Poverty	SLMB 120% of Poverty	Preg. Women Child to Age 6 133% of Poverty	QI-1 135% of Poverty	Healthy Steps 140% of Poverty	Caring for Children 170% of Poverty	Transitional Medicaid 185% of Poverty	Children with Disabilities Women's Way 200% of Poverty	Workers with Disabilities 225% of Poverty
1	\$311	\$ 500	\$637	\$ 867	\$1040	\$1153	\$1170	\$1213	\$1473	\$1603	\$1733	\$1950
2	417	516	956	1167	1400	1552	1575	1633	1983	2158	2333	2625
3	523	666		1467	1760	1951	1980	2053	2493	2713	2933	3300
4	629	800		1767	2120	2350	2385	2473	3003	3268	3533	3975
5	735	908		2067	2480	2749	2790	2893	3513	3823	4133	4650
6	841	1008		2367	2840	3148	3195	3313	4023	4378	4733	5325
7	947	1083		2667	3200	3547	3600	3733	4533	4933	5333	6000
8	1053	1141		2967	3560	3946	4005	4153	5043	5488	5933	6675
9	1159	1200		3267	3920	4345	4410	4573	5553	6043	6533	7350
10	1265	1250		3567	4280	4744	4815	4993	6063	6598	7133	8025
+1*	107	57		300	360	399	405	420	510	555	600	675