MO HealthNet Programs

FAMILY MO HEALTHNET PROGRAMS

What are the of Family MO HealthNet Coverage?

- Family MO HealthNet/CHIP programs:
  - Income based
  - Children, Parents/Caretaker Relatives, Pregnant Women, Non-disabled adults aged 19-64
  - CHIP coverage sometimes requires a monthly premium

Family MO HealthNet Coverage

Through the Family MO HealthNet programs, children receive full, comprehensive coverage including:

- Primary care
- Acute and preventative care
- Hospital care
- Dental
- Vision
- Prescription coverage

Family MO HealthNet programs for Adults provide full medical coverage with some exceptions.

Family MO HealthNet Programs

- Family MO HealthNet includes the following programs:
  - MO HealthNet for Families (MHF)
  - Adult Expansion Group (AEG)
  - MO HealthNet for Kids (MHK)
  - Children's Health Insurance Program (CHIP)
  - MO HealthNet for Pregnant Women (MPW)
  - Show Me Healthy Babies (SMHB)

What is MAGI?
General Overview

- Effective January 1, 2014, Family MO HealthNet household composition is now determined by using tax-filing rules and familial relationships
- Modified Adjusted Gross Income (MAGI) methodologies include countable, non-countable income and deductions based on tax-filing rules.
  - 1805.030.20.05 Income Included Under MAGI
  - 1805.030.20.10 Income Excluded Under MAGI
  - 1805.030.20.15 Allowable Deductions
- Under ACA rules, states are **required** to use electronic data sources to verify most eligibility factors.

Family MO HealthNet Income Guidelines

- Income Guidelines for Family MO HealthNet Programs change each year when the Federal Poverty Level (FPL) is updated in April.
- As of 4/2021, a family of 4 may have income of up to $6736 a month for the children to still qualify for one of the various Family MO HealthNet programs.
- Current income guidelines for all Family MO HealthNet programs can by found on our website.

General Eligibility Requirements

- Social Security Number
- Missouri resident
- US Citizen/Eligible Qualified Non-Citizen
- 5% disregard added to the FPL limit when testing the upper limit of the income range for certain programs

MO HealthNet for Families
Eligibility Requirements

For **children** to be eligible for MHF coverage, they must meet the following criteria:

- Under 18 years of age, **OR** under 19 years of age and enrolled in secondary school.
- Meet the general eligibility requirements
- MAGI household income does not exceed the income limit for household size
  - $353 a month for a family of 4

MO HealthNet for Families
Eligibility Requirements

For **adults** to be eligible for MHF coverage, they must meet the following criteria:

- Be the parent or a non parent caretaker to an eligible child in the home
- MAGI household income does not exceed the income limit for household size
  - $353 a month for a family of 4
- Meet the general eligibility requirements
- Cooperate in obtaining medical support for the children

MO HealthNet for Adult Expansion Group

For adult to be eligible for AEG coverage, they must meet the following criteria:

- age 19-64
- income at or below 133% FPL
- not receiving SSI
- not eligible for a mandatory program
  - see Appendix K for a list of mandatory and non-mandatory MO HealthNet programs
- not Pregnant
- If a caretaker relative, the child must be enrolled in Minimum Essential Coverage (MEC)
- Cooperate in obtaining medical support for the children

MO HealthNet for Kids & CHIP
Income Thresholds

- **MO HealthNet for Kids (MHK)** is available for those with MAGI household income below the following:
  - 196% FPL for children under age 1
  - 148% FPL for ages 1- 18 (up to age 19)
- **CHIP** children are those with MAGI household income above the MHK income limits up to 300% FPL.

MO HealthNet for Kids
Eligibility Requirements

- Children must meet the following criteria:
  - under 19 years old
  - meet the general eligibility requirements
  - children with family MAGI at or below:
    - 196% FPL for children under age 1
    - 148% FPL for ages 1- 18

Cooperation with Child Support Enforcement

The caretaker relative must cooperate with the Family Support Division-Child Support (FSD-CS) in the pursuit of medical support when a child with an absent parent is receiving Title XIX coverage, unless there is good cause for refusing to cooperate.

- Failure to cooperate without good cause will result in the adult participants being ineligible for MHF or AEG coverage.
- Children's coverage will NOT be ended for failure to cooperate.
- This is NOT a requirement for children who are receiving CHIP benefits.

CHIP Eligibility Requirements

Children must meet the following criteria:

- under 19 years old
- meet the general eligibility requirements
- MAGI family income at or below 300% of Federal Poverty Level (FPL) for household size

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CHIP Eligibility Requirements

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Children in families with gross income over 150% FPL:

- uninsured
- cannot have access to affordable health insurance or insurance available through a state employee
- must pay a monthly premium

Who is Eligible for MO HealthNet for Pregnant Women?

- A woman:
  - meet the general eligibility requirements
  - who is pregnant
  - whose MAGI family income for household size (including the unborn child/ren) does not exceed program limits

Coverage for Pregnant Women

- MO HealthNet for Pregnant Women (MPW)
  - Provides healthcare coverage, including sixty-day postpartum coverage, for pregnant women
  - Family income cannot exceed 196% of the federal poverty level for their household size
  - Once eligible, the coverage continues through the postpartum period despite increases in income.

Who is Eligible for Show Me Healthy Babies?

- Show Me Healthy Babies (SMHB) is available to a woman:
  - who is ineligible for MPW due to **excessive income** or **citizenship**
  - who is pregnant with a child who will be born in Missouri and will be a US Citizen
  - who is uninsured, or does not have insurance that covers pregnancy related services
  - who does not have access to employer insurance or affordable private insurance
  - who is not eligible for any other MO HealthNet program
  - whose MAGI family income for household size (including the unborn child) does not exceed program income limits
    - Income below 300% FPL

Coverage for SMHB Women

- Show Me Healthy Babies (SMHB)
  - Provides healthcare coverage for the unborn child and their mother. The mother **may** be eligible for sixty-day postpartum coverage.
  - Family income cannot exceed 300% of the federal poverty level for their household size.
  - Once eligible, the coverage continues despite increases in income.

Newborn Coverage

When a woman who is receiving MO HealthNet for Pregnant Women gives birth, the child is **automatically enrolled** in Newborn coverage for the **first year of their life**.

Babies who are born to mothers on other **Title XIX MO HealthNet programs** are also entitled to automatic newborn coverage for the first year.

This includes, but is not limited to, some mothers that are covered by:

- MO HealthNet for the Aged, Blind and Disabled Programs
  - Non-Spenddown
  - Spenddown was met in birth month
- MO HealthNet for individuals in foster care
- MO HealthNet for individuals in Division of Youth Services care
- MO HealthNet for individuals in Department of Mental Health care
- See Appendix H for qualifying Title XIX programs

Coverage for a Child after Birth

When a child is born to a mother who is not receiving a **Title XIX program**, the child may still be eligible for MO HealthNet.

- Children whose mothers had **SMHB due to excessive income**
  - will receive **Show Me Healthy Babies Newborn** coverage for the first year.
- Children whose mothers had **SMHB due to citizenship**
  - will be **placed on the Family MO HealthNet program** based on their household income. If they qualify at a CHIP premium level, their **premium will be waived** for the first year.
- Children whose mothers were on another MO HealthNet program (such as CHIP)
  - can be added to an active MAGI case, or
  - would require a new MAGI application if there is not already an active MAGI case.

Resources

- Family MO HealthNet Policy Manual - https://dssmanuals.mo.gov/family-mo-healthnet-magi/
  - Appendix K - https://dssmanuals.mo.gov/wp-content/uploads/2021/09/appendix_k_identifying_mandatory_programs.xlsx
  - Appendix H - https://dssmanuals.mo.gov/wp-content/uploads/2019/05/Appendix-H-v2.pdf
  - 5% Disregard - https://dssmanuals.mo.gov/family-mo-healthnet-magi/1805-000-00/1805-030-00/1805-030-20/1805-030-20-20/1805-030-20-20-05/
  - Appendix I - https://dssmanuals.mo.gov/wp-content/uploads/2020/03/MAGI-Appendix-I.pdf
- My DSS - https://mydss.mo.gov/
- My Healthcare Benefits - https://dss.mo.gov/mhd/healthcare-benefit.htm
- Managed Care Health Plans - https://dss.mo.gov/mhd/mc/managed-care-health-plans.htm

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Questions?