What are the 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 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.
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 be 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
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

Continued on next slide....
CHIP Eligibility Requirements

Continued...

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

  - 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/
- My DSS - https://mydss.mo.gov/
- Managed Care Health Plans - https://dss.mo.gov/mhd/mc/managed-care-health-plans.htm
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Questions?