

Unwinding Series:

Medicaid Eligibility 101



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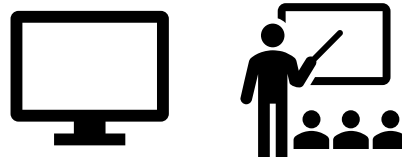
About PHLP

Statewide non-profit legal aid dedicated to ensuring access to public health coverage and services



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How Can PHLP Help?

- Answer Medicaid eligibility questions/screen for benefits
- Advice and/or help troubleshooting eligibility problems
 - Includes denials and terminations
 - Representation at appeals
- Advice/help to resolve problems getting health care services or medications
- Advice/help when someone is denied a medication or service her doctor prescribed
 - Can include representation at appeals (Grievances & Fair Hearings)

What We'll Cover Today

- End of Medicaid Continuous Coverage
- Medicaid Eligibility Basics
- Medical Assistance for Workers with Disabilities (MAWD)
- Renewing benefits
- Tips

Medicaid Basics

- Medicaid is called Medical Assistance in PA
- Run by the PA Dept of Human Services (DHS)
- Rules and funding from CMS and DHS
- Medicaid is health insurance for people with limited incomes who fit into certain groups
 - Can be the person's only insurance
 - Can work with other insurance, such as Medicare or employer coverage as their secondary insurance

Medicaid Eligibility Basics

To qualify for Medicaid, the person must:

- ✓ Meet Citizenship/Immigration Status requirements;
 - Children and Pregnant Women-“lawfully present”
 - Others-“qualified status” (usually for five years)
- ✓ Be considered a resident of Pennsylvania;
- ✓ Fit into covered group/category; and
- ✓ Meet income and resource guidelines.

Medicaid Eligibility Groups/Categories

- SSI
- People with disabilities
- People age 65+
- Workers with Disabilities (MAWD)
- MAWD- Workers with Job Success
- Adults ages 19-64 (Medicaid Expansion; cannot be on Medicare)
- Children
- Children (up to age 18) with disabilities (PH95 category)
- Pregnant Women
- Women with breast or cervical cancer
- People needing long-term care services and supports (at home/community or in nursing home)
- Emergency Medical Assistance for undocumented immigrants or those documented who have not reached the “5-year bar”

4 Step Analysis for Each Person

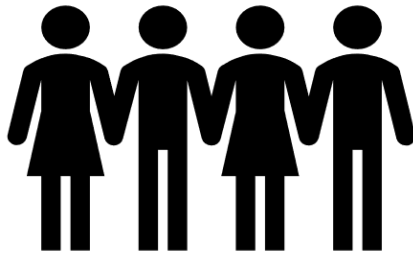
1. What category does the person fit in?
2. What is the person's household size?
3. Is the person under the income limit for that category and household size?
4. Is the person under any applicable resource limit?

Medicaid Eligibility

- Income limits are different for each category of Medicaid
 - There are different rules for how income is counted and what/whose income is counted
- Resource limits apply to most categories
 - No resource limit for Medicaid Expansion category
 - Not all resources count
 - Some categories do not count resources if minor children live in household

Questions?

Medicaid Eligibility For Adults, Children, and Pregnant Women: Categories with MAGI Income/Household Counting Rules



MAGI Household Size

- For MAGI categories of Medicaid:
- Three sets of rules:
 1. Tax filer
 2. Tax dependent
 3. Non-filers
- Person-by-person determination
 - Based on **expected** tax filing status

MAGI Income Examples

Counted

- Wages & tips
- Unemployment Compensation
- Social Security Benefits
- Pensions
- Dividends & Interest
- Child's income (if required to file taxes)

NOT Counted

- Child Support
- Workers' compensation
- Veterans' benefits
- Scholarship income
- Gifts and inheritances
- Alimony received
 - If finalized after 1/1/2019

Medicaid for Adults (without Medicare)

- Adults ages 19-64
- Income under 138% of FPL; resources not counted
- Cannot qualify for Medicare

	Household of 1	Household of 2	Household of 3
138% FPL (2022) Monthly	\$1677	\$2268	\$2858

Income Limits for 2023

1. Infants & Pregnant Women (220% FPL)

Household Size	Monthly
HH of 1	\$2673
HH of 2*	\$3,616
HH of 3	\$4,558
HH of 4	\$5,500
HH of 5	\$6,443

Income Limits

2. Children ages 1-5 and 6-18

Household Size	Ages 1-5 (162% FPL)	Age 6-18 (138% FPL)
HH of 1	\$1969	\$1677
HH of 2	\$2663	\$2268
HH of 3	\$3357	\$2859
HH of 4	\$4050	\$3450
HH of 5	\$4744	\$4042

Medicaid for Kids with Special Health Needs or Disabilities: PH-95

- Kids in households over income for Medicaid can still be eligible based on health conditions/ disability
- Referred to as PH-95 category of eligibility
- Must provide documentation of child's health condition/s
- CAO first reviews child for eligibility based on household size and income
- Household income not counted in determining Medicaid eligibility for child with disability
- Parents required to apply for SSI for child (but not required to be granted SSI)

Questions?

Medicaid Eligibility For Older Adults, Adults with Disability, or Breast/Cervical Cancer: Non-MAGI Categories



SSI and Medicaid

- Kids and adults who receive any amount of SSI (Supplemental Security Income) automatically receive Medicaid – don't need to apply
- SSI and SSDI are 2 different Social Security benefits. Only SSI equals Medicaid.
- People who lose SSI then lose Medicaid in SSI category, but could be Medicaid eligible in another category.

Medicaid for Seniors (Healthy Horizons)

- People 65 years and older are a category of Medicaid eligibility
 - Age 65 or disabled
- At or below 100% FPL (after disregards)
- Resources for applicants with a dependent child under 21 in HH are not counted

Household Size	Monthly Income Limit (100% FPL)	Resource Limit
HH of 1	\$1215	\$2000 (single)
HH of 2	\$1643	\$3000 (married)

Medicaid for People with Disabilities

- Same income and resource limit as for seniors (previous slide)
- Disabled by:
 - Receiving SSDI – or -
 - Medical documentation of health/ disabling condition
Medical documentation from letter from doctor, or doc completing Health Sustaining Medication form [Health Sustaining Medication form](#), or [Employability Assessment form](#)

Breast and Cervical Cancer Prevention Treatment

Household Size	Income Limit	Resource Limit
HH of 1	None	None

- Requires:
 - Diagnosis of breast or cervical cancer
 - Uninsured (no creditable coverage)
 - Under age 65
 - Separate application (PA 600B)

Questions?

Medical Assistance for Workers with Disabilities (MAWD)

What is MAWD?

- MAWD is a category of Medical Assistance
 - Medical Assistance for Workers with Disabilities
- It provides full Medical Assistance benefits - the same adult benefit package that most adults on Medicaid receive
- It can be someone's only insurance or a secondary coverage
- It is the only category of Medicaid that requires someone to pay a monthly premium

MAWD Eligibility Basics

- Age 16-64 **MAWD ends at age 65**
- Have a disability or chronic health condition
 - If on SSDI, automatically meet disability standard
 - If not on SSDI, must verify disability/chronic health condition with medical documentation
 - **Note:** Applying for SSI/SSDI is not required for MAWD
- Must be doing some paid work every month
- Meet income and resource limits
- Monthly premium - 5% of individual's income (after deductions)

MAWD Work Requirement

- No minimum # of hours required but must be working at least one a month
- No minimum earnings requirement - wages must be reasonable for the work being done
- Job can be formal or informal
- Must prove earnings by either
 - A paystub or earnings statement from employer, **or**
 - A written statement from person they are working for verifying their work, hours and earnings; employer should sign, date and include phone number

MAWD Income Limits

Income limit: 250% FPL after disregards

Household Size	Monthly	Annual
HH of 1	\$3,038	\$36,456 (approx)
HH of 2 (only if spouse)	\$4,109	\$49,308 (approx)

- Significant earned income disregards apply
- Resource limit: \$10,000 (whether single or married)
- Only applicant's income is used to determine the monthly premium

MAWD – Workers with Job Success

- New category of MAWD – eff. January 2022
- To meet criteria, must first be on MAWD for 12 consecutive months, then...
- If income exceeds the MAWD limit, can earn up to 600% of federal poverty level (FPL)
- Resources initially must be less than \$10,000
- After approved for MAWD – Workers with Job Success, there is NO resource limit
- Premium for Workers with Job Success is 7.5% of countable income

Medicaid for HCBS (i.e. Waiver Programs)

- Must meet clinical eligibility criteria
- Different clinical criteria for difference waivers (i.e NFCE, ICF-ORC, Autism diagnoses...)
- Income limit for 2023 - \$2742/mth (only income of the applicant is counted)
- Resource limit - \$8000 (count resources of applicant **and** spouse but spousal impoverishment rules apply)
- Resources not counted if applicant lives with dependents under age 21

Questions?

Medicaid for Immigrants

Immigration Status Overview

For Medicaid – two standards:

- "Lawfully Present" Immigrants
 - Standard for:
 - Children
 - Pregnant Women
 - Adults (GA-related MA categories)
- "Qualified" Immigrants
 - Plus 5-year bar for most immigrants
 - Narrower than "lawfully present"
 - LPR/Green card holders
 - Standard for:
 - Adults

The Five-Year Bar

- The 5-year bar is the waiting period that runs from the date the person obtains "qualified" status
- Certain individuals are not subject to the 5-year bar and may receive federally funded MA, IF, all other conditions of eligibility are met:
 1. Lawfully present children under age 21
 2. Lawfully present pregnant women, through 60-day postpartum period
 3. Refugees
 4. Asylees

See [MAEH 322.312](#)

"Lawfully Present"

- "Lawfully present" immigrant children under the age of 21 and pregnant women are not subject to the 5-year bar
- Considered "lawfully present" if:
 - They are a qualified non-citizen
 - A non-citizen in temporary resident status
 - Is currently under Temporary Protected Status (TPS)
 - A comprehensive list can be found in MAEH 322.32

Emergency Medical Assistance (EMA)

- If an individual's immigration status restricts their MA eligibility, they may qualify for EMA (Emergency Medical Assistance)
- Must meet normal requirements for Medicaid (except immigration status)
- Must have a serious medical condition
 - "Emergency Medical Condition" or EMC
 - Coverage option for undocumented immigrants
 - Labor & delivery considered EMC – pregnancy (non-high risk) is not

Emergency Medical Condition (EMC)

- The medical provider fills out an Emergency Medical Condition Form to be submitted with general Medicaid application
- A condition that, in the absence of immediate medical attention, could reasonably be expected to result in one of the following:
 - 1) Placing the patient's health in serious jeopardy
 - 2) Serious impairment to bodily functions
 - 3) Serious dysfunction of a bodily organ or part

Questions?

Applying & Renewing Coverage

How to Apply

Online: COMPASS – www.compass.state.pa.us

By phone: 866-550-4355

By mail: Paper application
("any form a good form")

In person: @ County Assistance Office

When: Anytime

If Application is Denied...

- **Appeal**

- In writing - keep a copy, submit in a way that allows for proof of mailing/delivery
- 30 days from date on denial notice; **15 days to get continued benefits!**

- **Request Reconsideration**

- If application was denied, individual can ask the CAO to reconsider
- Request within 60 days of the date of denial
- Make the request in writing or by talking to caseworker/supervisor at the CAO
- This works best if eligibility rules were not followed, all categories not reviewed, or if all documentation was not provided

Renewing Medicaid Eligibility

- People on Medicaid must report changes
 - Income, resources, household, address, etc by 10th of the month after change
 - Submit written verification of change or call DHS Customer Service Center at 1-877-395-8930 (in Philadelphia, call 215-560-7226)
 - If don't report change, could result in overpayment
- Each year, CAO must review eligibility for Medicaid
 - Renewal packet sent to address on file with deadline
 - COMPASS notification
 - If renewal not completed, benefits will end
 - Some categories require semi-annual review of eligibility (i.e., MAWD)
 - Help clients prepare for the end of the Medicaid continuous coverage!

Application/Renewal Tips

- Keep copy of information submitted and records of phone calls (dates and who talked to)
- Put name and record number (or SSN) on each page that is submitted
- Individuals can add representatives to case file (should get copy of paperwork and can talk to CAO/DHS Customer Service Center staff)
- Can ask CAO for help if not able to get all the information needed to submit for eligibility/renewal

Questions?

Non-Medicaid Coverage and Subsidies

Children's Health Insurance Program (CHIP)

- Created for children over income for Medicaid and without disabilities
- They must be otherwise uninsured to be eligible for CHIP (unlike Medicaid where kids can have commercial insurance and Medicaid)
- CHIP includes Free CHIP, Low-Cost CHIP and Full-Cost CHIP
 - Individuals who do not qualify for free or low-cost CHIP can buy CHIP at-cost

2023 CHIP Income & Resource Limits

Household Size	Free CHIP	Low-Cost CHIP
HH 2	\$3,501	\$5,243
HH 3	\$4,413	\$6,609
HH 4	\$5,325	\$7,975

Note:

- Resources are not counted for CHIP
- Use MAGI rules for counting income and household size

Pennie: State-Based Marketplace

- Income-based subsidized premiums. Reduced cost-sharing for some
- Most people substantively ineligible for MA sent to Pennie automatically (Not people on Medicare)
- Open to lawfully present immigrant's ineligible for MA
- Enroll within 120 days of losing MA (60 days for retro coverage)
 - Only applies during Unwinding
 - MA coverage loss date = date MA managed care plan coverage ends

Households with income \leq 150% FPL can apply to Pennie at any time (for now): www.pennie.com

Where To Call for Info/Help

- DHS Customer Service Center: 1-877-395-8930
- County Assistance Office (CAO): MA Ombudsman, Managers, Human Services Program Specialists
- PA MEDI (formerly APPRISE): 1-800-783-7067
 - PA MEDI in Allegheny County: 412-661-1438
 - If working with a consumer on Medicare who needs help applying for programs to help with health care costs and/or needs help with their Medicare coverage/benefits
- PHLP Helpline (Intake): 1-800-274-3258

Questions?

Upcoming webinars in this series

- ❑ **Medicaid Appeals, Reconsideration, and Troubleshooting Coverage Denials**
April 11, 2023, 10:00 AM – [Register here](#)
- ❑ **Revisiting MAWD & Introducing Workers with Job Success**
April 20, 2023, 11:00 AM – [Register here](#)
- ❑ **Dual Eligibles & Medicare Savings Programs**
May 17, 2023, 11:00 AM – [Register here](#)

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Thank you!

With questions or for help:

- Janice Meinert jmeinert@phlp.org
- Catharine Arranz carranz@phlp.org
- PHLP's Helpline: 1-800-274-3258

- See www.phlp.org (click Resource Library) for Medicaid-eligibility related information, self-help materials, and fact sheets
- Sign up for PHLP's newsletter: www.phlp.org/en/newsletter-sign-up

