

Medicaid Eligibility Across the Lifespan



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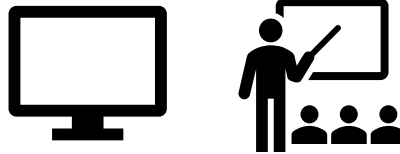
- PHLP provides free legal services to help people having problems accessing public health care coverage and services



HELPLINE

1-800-274-3258

staff@phlp.org



CONSUMER/COMMUNITY EDUCATION

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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 and Fair Hearings)

Medicaid Basics

- Medicaid is called Medical Assistance in PA
- Run by the PA Dept of Human Services (DHS)
- Medicaid is health insurance for people with limited incomes who fit into certain groups or categories
 - Can be the person's only insurance
 - Can work with other insurance someone has 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 Groups/Categories

- SSI
- People with disabilities
- People age 65+
- Workers with Disabilities (MAWD)
- MAWD-WJS (With Job Success)
- Adults ages 19-64 (Medicaid Expansion; cannot also have Medicare)
- Children
- Children with Disabilities
- Pregnant Women
- Women with breast or cervical cancer
- People needing long-term care services and supports (at home, in the community or in nursing home)

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 some categories
 - No resource limit for Medicaid Expansion category, kids, pregnant women
 - Some categories do not count resources if minor children live in household
 - Not all resources count
- See handout for more info about income/resource limits

Medicaid for Kids, Pregnant Women & Adults Ages 19-64

- This is referred to as the MAGI (Modified Adjusted Gross Income) categories of Medicaid
- Eligibility is based on tax filing status, household size and income
- Various income limits for the different populations and age of children
- NO resource limit with this category – based on household size, income and tax filing status

Medicaid for Kids, Pregnant Women, Adults Ages 19 through 64

Household Size	Kids Birth - 1	Kids 1-5	Kids 6-18	Adults 19-64	Pregnant Women
1	\$2673	\$1969	\$1677	\$1677	
2	\$3616	\$2663	\$2268	\$2268	\$3616
3	\$4558	\$3357	\$2859	\$2859	\$4558
4	\$5500	\$4050	\$3450	\$3450	\$5500
5	\$6443	\$4744	\$4042	\$4042	\$6443

*** Income limits per month for 2023**

*** No resource limits in this category**

*** Pregnant woman counts as household of 2**

Medicaid for Older Adults 65+ and Disabled Adults with Medicare

- Household of 1 - \$1215
- Household of 2 - \$1643
- Household of 3 - \$2072
- Household of 4 - \$2500
- Household of 5 - \$2928



- * Income limits for 2023
- * Resource limit - \$2000/single \$3000/married
- * No resource limit if dependent children under 21 in HH

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 any adult on Medicaid receives
- 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
- Have a disability or chronic health condition
 - If on SSDI, automatically meet disability standard
 - If not on SSDI, must verify disability/chronic health condition
 - **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)

Proving Disability for MAWD

To prove a “disability” for MAWD, an applicant must:

- Be receiving SSDI benefits *or*
- Submit verification from their doctor that they have a disabling condition. This could be:
 - *Employability Assessment Form (PA 1663)*
 - *Health Sustaining Medication Form (PA 1671)*
 - A letter from physician describing the health condition(s), expected duration, and treatment needed

NOTE: The CAO may ask for medical records from the doctor to determine whether condition is “disabling”

MAWD's 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
- Consumer 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

MAWD Income Limits

250% Federal Poverty Level

Household Size	Monthly	Annual
HH of 1	\$3038	\$36,456 (approx.)
HH of 2 (only if spouse)	\$4109	\$49,308 (approx.)

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

MAWD- Workers with Job Success

A second category of MAWD

Criteria:

- Must be on MAWD for at least 12 consecutive months
- Then - countable income exceeds the MAWD income limit
- Resource limit less than \$10,000

MAWD- Workers with Job Success (cont.)

Once criteria is met:

- MAWD-WJS can have countable income up to 600% FPL (\$7290/single; \$9860/married) – and **then...**
- Resources can exceed \$10,000 with no resource limit
- Premium for MAWD-WJS is 7.5% of countable income

Medicaid – Home & Community Based Services (HCBS)/ Waivers

- Services to help people remain in the community and out of institutions
- PA has several HCBS programs for various populations:
 - ID waivers – Community Living, PFDS, Consolidated
 - Autism waiver
 - OBRA waiver
 - CHC- Community HealthChoices waiver

Different clinical criteria for various waivers

Income and resource limits the same for each waiver:

2023 income limit - \$2742/mth

Resource limit - \$8000 (with disregards for married applicant)

People approved for HCBS also receive full Medicaid coverage

If Denied Medicaid...

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

How to Apply

- Online: COMPASS – www.compass.state.pa.us
- By phone: 866-550-4355
- By mail: [paper application](#)
 (“any form is a good form”)
- In person: at your local [County Assistance Office](#)
- When: anytime – there is no “open enrollment period” for Medicaid

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
 - 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)

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 for help if not able to get all the information needed to submit for eligibility/renewal

Where To Call for Info/Help?

- **DHS Customer Service Center:** 1-877-395-8930
- **County Assistance Office:** MA Ombudsman, Managers, Human Services Program Specialists
- **PA MEDI (formerly APPRISE):** 1-800-783-7067; 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:** 1-800-274-3258 Monday & Wednesday 8am

Medicaid “Unwinding”

- VERY important for Medicaid recipients to complete and return their annual Medicaid renewals.
- During the pandemic, people could not be terminated from Medicaid.
- People who are eligible but don't return the renewal and any requested documents, will be terminated from Medicaid.
- Report any changes of address to the County Assistance Office or Customer Service Center 877-395-8930, otherwise renewal will be mailed to wrong address.

Questions?

With questions or for help

- Janice Meinert jmeinert@phlp.org or 412-434-5637
- Contact PHLP's Helpline at 1-800-274-3258 or email staff@phlp.org
 - Open Monday and Wednesday starting at 8am
- See www.phlp.org for Medicaid-eligibility related information/fact sheets: click "Resource Library"

