



# **MAGI Medicaid overview & walk through [apply.mt.gov](https://apply.mt.gov)**

Julie Burrows, Health Insurance Navigator, Montana Primary Care Association

# Agenda

- Session 1: Health insurance coverage overview and messaging
- Session 2: Nuts and bolts of the Medicaid application



# Who Are We?

## Montana Primary Care Association (MPCA) Membership

- 14 FQHC's
- 5 Urban Indian Health Centers
- Over 120,000 Montanans served by members
- Supports members in:
  - Quality/Data
  - Workforce
  - IBH/SUD
  - Patient-Level Social Needs

## Cover MT/Cover Native MT

- Founded in 2014 for first enrollment period
- In-person Navigators
  - 7 across Montana
  - Collaborate with assisters at clinics throughout the state
- Helpline – 844 682-6837
- Website – [www.covermt.org](http://www.covermt.org)

*This work is supported by the Centers for Medicare and Medicaid Services (CMS) of the U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$1.25M with 100 percent funded by CMS/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by CMS/HHS, or the U.S. Government.*



# What Do Navigators Do?

## Education:

- Provide information about health care plans
- Increase health insurance literacy
- Provide information for tax credits and cost-sharing reductions
- Help consumers locate providers

## Enrollment:

- Assist with enrollment into marketplace health plans, Medicaid, and Healthy MT Kids
- Be available to answer questions and provide technical assistance after enrollment
- Coordinate with CAC's and other assisters to make sure support is accessible

## Outreach:

- Spend time in communities building relationships and referral networks
- Distribute informational materials to explain options for coverage and importance of enrollment
- Provide culturally and linguistically appropriate education and resources



# How to apply for Medicaid

In-person at an Office of Public Assistance

Via phone on the Public Assistance Helpline

Paper application dropped off or faxed to the OPA

Online

- State Self Service Portal (SSP)
- Through Healthcare.gov for licensed Assistants
  - Individuals can enroll themselves in Medicaid through Healthcare.gov!



# MAGI Medicaid Programs

Income-based eligibility

---

ACA Adult Medicaid (19-64)

---

Healthy Montana Kids +

---

Healthy Montana Kids (BCBS)

---

Pregnancy Medicaid

---

Plan First

---

Newborn



# Information you need to apply

## MAGI MEDICAID

### Household

- Tax household

### Income

- Expected monthly income for application month
- All sources of taxable income

## MA PROGRAMS (AGED, BLIND, DISABLED)

### Household

### Assets/Resources

### Income



**Figure 1:  
MAGI Rules for Determining Medicaid and CHIP Households**

If an individual is a:		
Tax Filer Not Claimed as a Dependent	Tax Dependent	Non-Filer / Non-Dependent
<p>Individual's household is:</p> <ul style="list-style-type: none"> <li>▪ Tax filer plus:               <ul style="list-style-type: none"> <li>→ Spouse</li> <li>→ All persons whom tax filer expects to claim as a dependent</li> </ul> </li> </ul>	<p>Individual's household is:</p> <ul style="list-style-type: none"> <li>▪ Household of the tax filer claiming individual as a dependent</li> </ul> <p><b>EXCEPTIONS (apply the rules for non-filers)</b></p> <ul style="list-style-type: none"> <li>▪ Tax dependents not a child of the taxpayer</li> <li>▪ Individuals under 19* living with both parents not expected to file a joint return</li> <li>▪ Individuals under 19* claimed as tax dependent by non-custodial parents</li> </ul>	<p>For individuals age 19 and above, household is:</p> <ul style="list-style-type: none"> <li>▪ Individual plus:               <ul style="list-style-type: none"> <li>→ Spouse (if living with the individual)</li> <li>→ Children under age 19* (if living with the individual)</li> </ul> </li> </ul> <p>For individuals under age 19*, household is:</p> <ul style="list-style-type: none"> <li>▪ Individual plus:               <ul style="list-style-type: none"> <li>→ Siblings under 19</li> <li>→ Parents (including step-parents)</li> <li>→ Children living with the individual</li> </ul> </li> </ul>

Determining household for MAGI cases



# Determining income

MAGI = Modified Gross Adjusted Income

Includes:

Wages and tips

Business/Self Employment Income

Disability benefits

Pension/retirement distributions

Unemployment

Social Security benefits

Does not include:

Alimony

Child support

Gifts

SSI

TANF/SNAP benefits

Veteran's benefits



## Approximate Monthly Income to Qualify for Montana Medicaid, 2023

Family Size	Adults 19-64	Children 0-18	Pregnant Women
1	\$1,616	\$3,171	\$1,908
2	\$2,186	\$4,289	\$2,580
3	\$2,749	\$5,394	\$3,245
4	\$3,325	\$6,525	\$3,925
5	\$3,895	\$7,643	\$4,598
6	\$4,464	\$8,761	\$5,270

Income levels for Medicaid programs

# Other information needed for application

## Demographic information for household members

- DOB
- Sex
- Social security numbers\*

## Bills

Active email address

Tribal membership



# After submitting an application

OPA has up to 45 days to process new applications

- [Clients can check the status of their application on apply.mt.gov](https://apply.mt.gov) or by calling the PAHL
- If it has been more than 45 days, contact regional OPA directly

The OPA may request verification or documentation of income, household, or assets

- Can be uploaded online, dropped off in-person, or mailed/faxed to the OPA
- Must be received by the deadline

SNAP/TANF cases require an interview to be completed within 10 days

- Not required for Medicaid-only applications, but if a SNAP/Medicaid case fails to complete the interview, it may impact their Medicaid determination



# Scenario #1

Lily (30) needs to apply for Medicaid for herself and her two kids Charlie (5) and Sam (7)

- No other parent living in the household and she does not receive child support payments
- Her mom (72) lives with them and does not work outside the home, she is enrolled in Medicare and receives Social Security benefits but is not Lily's tax dependent
- Lily works part-time cleaning for her aunt's business and earns \$17 per hour for between 20-30 hours of work per week
- Lily is an enrolled member of Northern Cheyenne tribe but her children are not enrolled



# Troubleshooting Medicaid applications

What issues have you run into doing Medicaid applications in the past?

What do you feel like you need more information/training on?

Errors or glitches you have seen?

Where to reach out for help?





# COVER MONTANA

Julie Burrows  
[jburrows@mtpca.org](mailto:jburrows@mtpca.org)  
(406) 461-6991



# Scenario #2

Sage (60) needs to apply for Medicaid and SNAP

- She lives with her cousins, but is not in their tax household
- She works occasionally for a friend at their daycare and gets paid per day when she does, \$75 per day
- She worked full-time previously but got in a car accident and had to stop working regularly. Since then she has been trying to apply for disability and has had ongoing medical bills and physical therapy
- Sage has minimal resources, \$50 in a checking account, an old vehicle that is paid off, but does receive \$200 in Social Security survivor benefits from a deceased spouse

