

# **Cover Montana Monthly Webinar Focus of the Medicare Savings Program**

Montana Primary Care Association

# Agenda

Welcome – please share your name and organization in the chat

About us

Quick updates

Get Covered Again Campaign reminders

Focus on the Medicare Savings Program

- Background
- MSP basics
- How to use apply.mt.gov to apply for MSP
- Questions



# 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
  - 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

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.



# Where are Navigators Located?

# Free, confidential, local help.

Missoula & Western (406) 438-3410

Helena & Southwest (406) 461-6991 Billings & Southeast (406) 591-9139

Kalispell & Northwest (406) 471-7049 Browning & Central (406) 845-2376 Miles City & Eastern (406) 853-5753

Visit covermt.org or call (844) 682-6837.

# Quick Updates

Montana completed Medicaid redeterminations during unwinding and is now back to regular, annual Medicaid/HMK renewals

The PAHL no longer has a tiered system

Medicaid/HMK coverage loss Special Enrollment Period extended to November 30, 2023

(Boy 12/13)

State of Montana Department of Public Health and Human Services (DPHHS)

#### Health Coverage





#### It's time to renew your Medicaid / Healthy Montana Kids health coverage. Don't lose your benefits!

It's time to renew your Medicaid/Healthy Montana Kids coverage. You must provide us with your updated information for us to determine if you are eligible for ongoing health coverage.

The following individuals are due for renewal:

health coverage will end if you do not renew.

Here's what you need to do by May 10, 2024 :

The best ways to renew your coverage are:

- Call the Public Assistance Helpline at 1-888-706-1535 (TTY: 711) or
- Renew online at apply.mt.gov.

Renewing by phone or online allows you to apply for or renew SNAP and/or TANF benefits at the same time.

You can also renew by filling out the enclosed form, making sure to sign and date it then:

Mail to:

**DPHHS** PO Box 202925 Helena,MT 59620-2925

- Fax: 1-877-418-4533
- Drop off at your local OPA: To find an office near you, visit https://dphhs.mt.gov/hcsd/OfficeofpublicAssistance

#### What happens next?

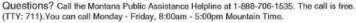
Your current coverage will continue until May 31, 2024. After we receive your updated information, we will see if you still qualify for health coverage after May 31, 2024.

We will send you a letter telling you if you qualify to keep your Medicaid/Healthy Montana Kids.

If you no longer qualify, we will send you a letter at least 10 days before your coverage ends. We will also tell you about other affordable health coverage you might qualify for and how you can get help signing up.





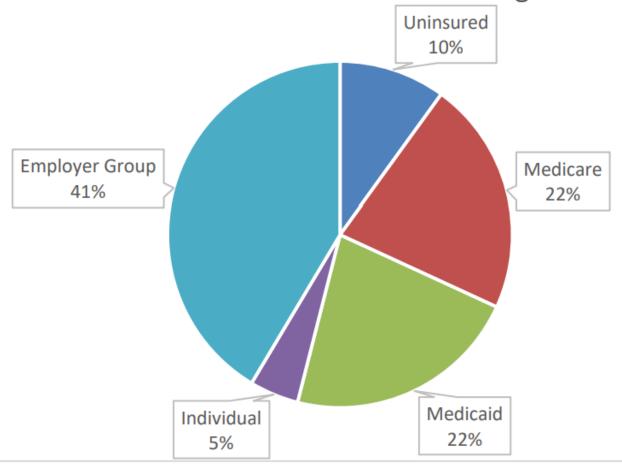




1 in 10 Montanans have lost coverage in the last year

# Montana Insurance









## Medicaid - Eligibility

Montana Medicaid provides coverage for the following groups/populations:

- Infants and Children
- Subsidized Adoptions, Subsidized Guardianship, and Foster Care
- Pregnant Women
- Low Income Families with Dependent Children
- Low Income Adults
- Low Income Adults with an SDMI
- Aged, Blind/Disabled and/or receiving Supplemental Security Income
- Breast and Cervical Cancer Treatment
- Montana Medicaid for Workers with Disabilities (MWD)
- Medically Needy

More information is available at:

Montana Healthcare Programs – Member Services and

Offices of Public Assistance (OPA)

# Montana's Medicaid Coverage

Source: 2023 Medicaid in Montana Report

# Aged, Blind, and Disabled (ABD) Programs

# Aged, Blind, Disabled (ABD)

- Medicare Savings Programs
  - Qualified Medicare Beneficiary (QMB)
  - Specified Low-Income Medicare Beneficiary (SLMB)
  - Qualifying Individuals (QI)
- Medicaid for recipients of SSI Cash Assistance
- Medically Needy
  - ❖ Has a spend down
- Medicaid for residents in nursing facilities
- Medicaid for Workers with Disabilities (MWD)
- Home and Community Based Services Waiver Medicaid (Waiver)

# MAGI v. Non-MAGI Medicaid

## **MAGI**

- Basis for most children, pregnant people, parents/caretaker relatives, and adults
- Considers taxable income and tax filing relationships
- No income disregards that vary by state or eligibility group
- No asset or resource test
- NHeLP Advocate's Guide to MAGI
- Beyond the Basics: <u>Income Definitions</u> <u>for Marketplace and Medicaid</u> <u>Coverage</u>

## **Non-MAGI**

- Basis for populations with complex needs
- Unique challenges in accessibility to eligibility and enrollment processes
- Different income eligibility rules than MAGI
- Most are subject to asset test
- Not every state has every non-MAGI category (check state Medicaid websites)



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## The Parts of Medicare



#### Part A

Original Medicare coverage for
inpatient care in
hospitals, skilled
nursing facility care,
hospice care, and
home health care



#### Part B

Original Medicare coverage for doctors and other healthcare providers



#### Part C

Medicare Advantage includes all the benefits of
Original Medicare Parts A
& B, and most plans include
coverage for Rx drugs
and dental, vision and
hearing care



#### Part D

An optional stand-alone plan offering coverage for prescription drugs

(May be added to Original Medicare)



# Medicare Supplement (Medigap)

Optional plans to help pay costs not covered by Original Medicare, like copayments, coinsurance and deductibles

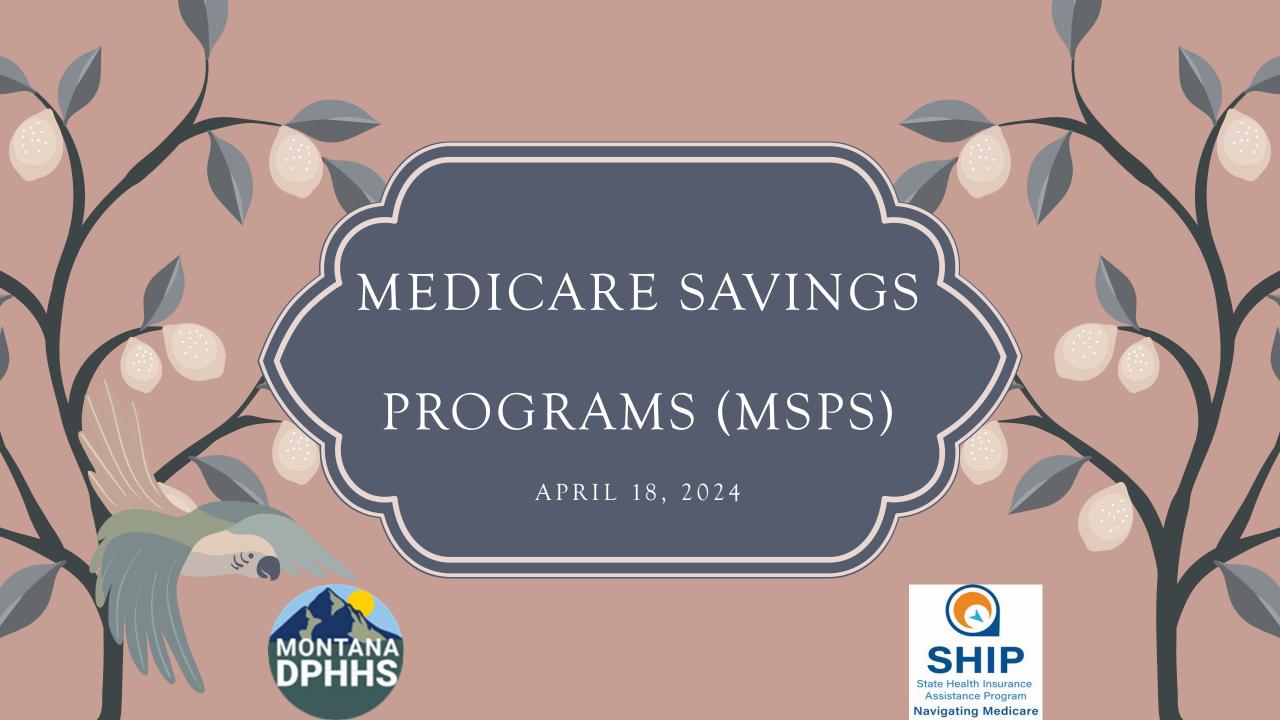
(May be added to Original Medicare)

**Original Medicare** 

**Medicare Advantage** 

Different "parts" of Medicare pay for different types of coverage.

Source: <u>Humana</u>



# MEDICARE SAVINGS PROGRAMS



Qualified Medicare Beneficiary (QMB)

Special Low-Income Medicare Beneficiary (SLMB)

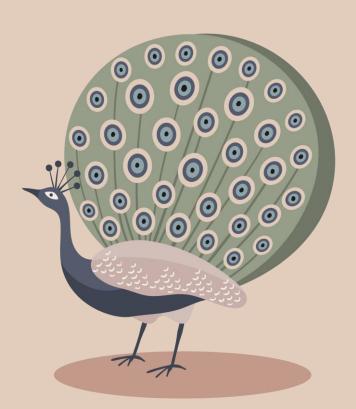
Qualified Individual (QI)



# QUALIFIED MEDICARE BENEFICIARY (QMB)

- Pays Medicare Part A premium (\$505)
- Pays Medicare Part B premium (\$174.70)
- Pays Medicare Deductibles
  - Part A Deductible = \$1,632
  - Part B Deductible \$240
- Co-payments/Co-insurance 20% Medicare doesn't pay.
- Eligible for Low-Income Subsidy/Extra Help
- Special Enrollment Period (SEP) 1<sup>st</sup> three quarters of the year.
- Starts month after application is submitted
- Waives Part A & B Late Enrollment penalties.





# SPECIAL LOW-INCOME MEDICARE BENEFICIARY (SLMB)

- Pays Medicare Part B premium ONLY -\$174.70
- Can be backdated 3 months from application month, if eligible..
- Eligible for Low-Income Subsidy/Extra Help
- Special Enrollment Period (SEP) 1<sup>st</sup> three quarters of the year.
- Waives Medicare Part B Late Enrollment penalty.



# QUALIFIED INDIVIDUAL (QI)

- Pays Medicare Part B premium ONLY \$174.70
- Can be backdated 3 months from application month, if eligible..
- Eligible for Low-Income Subsidy/Extra Help
- Special Enrollment Period (SEP) 1<sup>st</sup> three quarters of the year.
- Waives Medicare Part B Late Enrollment penalty.
- Can either have QI or Medicaid, but not both.





# 2024 MEDICARE SAVINGS PROGRAM INCOME/RESOURCE GUIDELINES

EFF. 04/01/2024	QMB – Qualified Medicare Beneficiary Program	SLMB – Special Low-Income Medicare Beneficiary Program	QI – Qualified Medicare Beneficiary Program
<u>Income</u> <u>Limits</u> –			
Single Individual	\$1,255	\$1,506	\$1,694
Couple	\$1,704	\$2,044	\$2,300
Resource Limits -			
Single Individual	\$9,430	\$9,430	\$9,430
Couple	\$14,130	\$14,130	\$14,130
Benefits	Medicare Part A & B	Medicare Part B	Medicare Part B
	premiums, deductibles	premium	premium
8	and Coinsurance		7
*Income guidelines change in April.	Starts month after	Starts month that	Starts month that
Resource guidelines change in October.	application is submitted	application is submitted.	application is submitted.
		May be backdated 3	May be backdated 3
		months.	months.
		0	**Cannot be eligible
			for another Medicaid

# THANK YOU

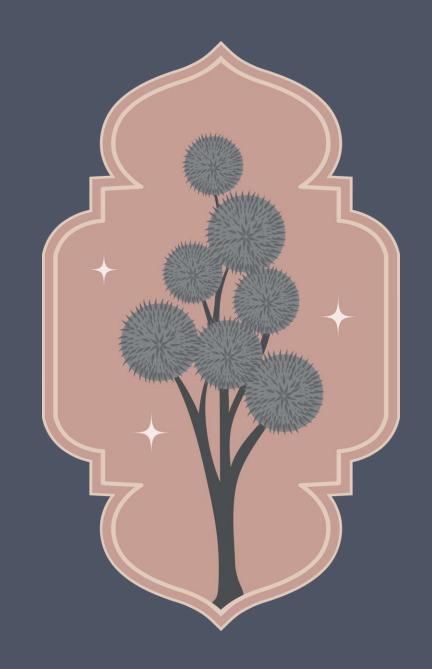


Janet Stellmon

Montana SHIP Director

Jstellmon@mt.gov

406-202-1450



# HOW TO APPLY FOR MEDICARE SAVINGS PROGRAMS (MSP)

- Apply at <a href="https://www.apply.mt.gov">www.apply.mt.gov</a>
- Complete hardcopy application form
- Apply for Low-Income Subsidy (LIS)/Extra Help at www.socialsecurity.gov
  - If beneficiary wants their information sent to the Medicaid office for MSP processing, leave checkbox blank that says, IF YOU DON'T WANT YOUR INFORMATION SENT TO THE MEDICAID OFFICE, CHECK THIS BOX

# Medicaid vs Medicare

MediCARE for the elderly- MedicAID for the needy

• Medicaid is *usually* an income driven program, nationally. Medicare is *usually* a guaranteed benefit at a certain age (65) or 24 months post SSDI determination.

Medicaid transitions to a RESOURCE driven program upon enrollment in Medicare, in all instances.

# Resource Driven, explained

Resource limits for QMB,SLMB, and QI are all the same; however, the income limits for each program are different.

Resource limits effective Jan 1, '24	
Individual	\$9,430
Married Couple	\$14,130

Resources counted & **Incom	e information**
Bank accounts-checking and saving	Retirement accounts **
Vehicles (in excess of one)	Life Insurance (cash value must be known)
Proof of Medicare Premium	Burial Plots
Stocks, Bonds, CDS	Land, equipment, assets
Employment ver. (wages, self employment) **	SS Payment amount- pre Medicare and post Medicare deduction **

# Self Service Portal (SSP) Tips

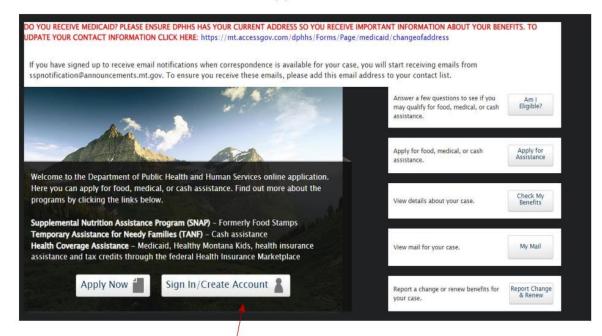
Cover Montana guide:

SSP\_FAQ\_FINAL\_DecUpdate.pd
f (covermt.org)

#### Using Self-service Portal (SSP) for Medicaid Redetermination:

#### Account Creation:

- DPHHS has instructions for account creation here: SSP-Okta User Workflow (mt.gov)
- To create an account on <a href="http://apply.mt.gov">http://apply.mt.gov</a> you must have an active email account that you have current access to in order to verify your account



- Click "Sign In/Create Account"
- DPHHS uses a multi-factor authentication system called Okta that manages login information for Montana.gov



*For Which As	sistance Would	You Like	to Apply?
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Please select the type(s) of assistance you would like to apply for. Then click the NEXT button at the bottom of this page.

#### ✓ Health Coverage Assistance

Health Coverage Assistance provides medical coverage for eligible adults, children, pregnant women, elderly and disabled people. Health Coverage may help pay medical bills, doctor's visits and Medicare premiums.

oes anyone in your household nee	d nursing home assistance,	institutional coverage, or waiver services?	
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Is anyone in your household 65 or older or blind or disabled?

Has anyone in your household stopped receiving health coverage in the last 3 months?





## More About Assistance

Here is more information about the programs you are applying for.

#### Health Coverage Assistance-

- ✓ Health coverage assistance programs provide medical coverage for adults, children, pregnant women, elderly and disabled people. Health coverage assistance may help pay medical bills, doctor's visits and Medicare premiums.
- ✓ When you apply for Health Coverage Assistance, we will screen you for all Health Coverage Assistance programs and evaluate you for all programs for which you may be eligible.
- ✓ Health coverage assistance is offered to elderly or disabled adults, pregnant women, children and families.
- ✓ The program that you qualify for depends on several factors including your income, living arrangements and in some cases, resources.





Beginning Screens People LIHEAP Details Weatherization



#### About You-

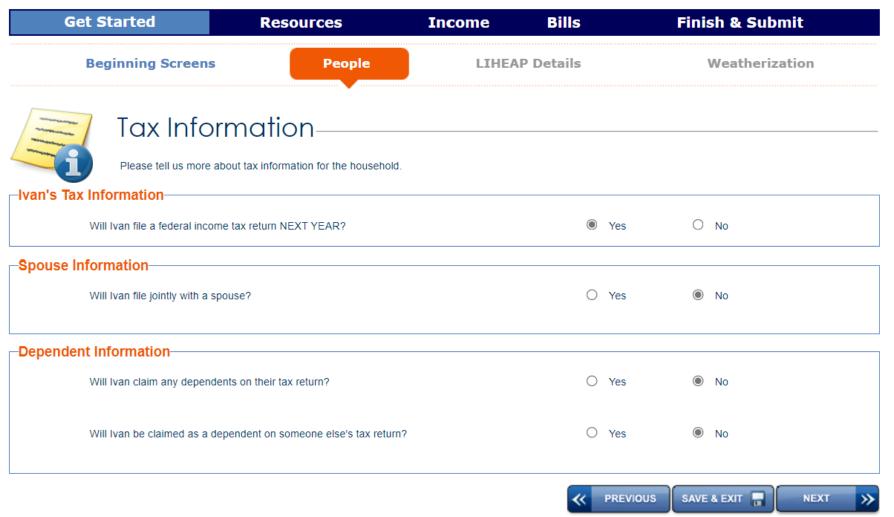
Let's get started on the application! First, please give us some basic information about you.

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* First Name :	Middle Name :	* Last Name :	Suffix:
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Gender:		● Male ○ Fema	lle
Date of Birth :		07/04/1952 Ex: mm/dd/yyyy	
Select Language:		English	~
* What county do you live in?		Custer	~
What is your marital status?		Widowed	<b>v</b>
identity of household members, to Administration, Internal Revenue and may be verified through collat disclosed to other Federal and Sta felons/probation or parole violators	ne application including my (our) Socio p prevent duplicate participation, and i Service, employers, and banks). The teral contacts when discrepancies are ate agencies for official examination, s. It will also be used for claims collet	al Security number(s) will be used by state to exchange information by computer with information obtained from these sources ne found by the State agency. The Social Se and to law enforcement officials for the pur ction purposes and used to monitor complia	other agencies (Social Security nay affect my eligibility or benefit leve curity number(s) may also be pose of apprehending fleeing ance with program regulations and
The collection of information on the identity of household members, to Administration, Internal Revenue and may be verified through collat disclosed to other Federal and Stefelons/probation or parole violators program management. For SNAP	ne application including my (our) Socio p prevent duplicate participation, and i Service, employers, and banks). The teral contacts when discrepancies are ate agencies for official examination, s. It will also be used for claims collet	al Security number(s) will be used by state to exchange information by computer with information obtained from these sources ne found by the State agency. The Social Se and to law enforcement officials for the pur	other agencies (Social Security nay affect my eligibility or benefit level curity number(s) may also be pose of apprehending fleeing ance with program regulations and

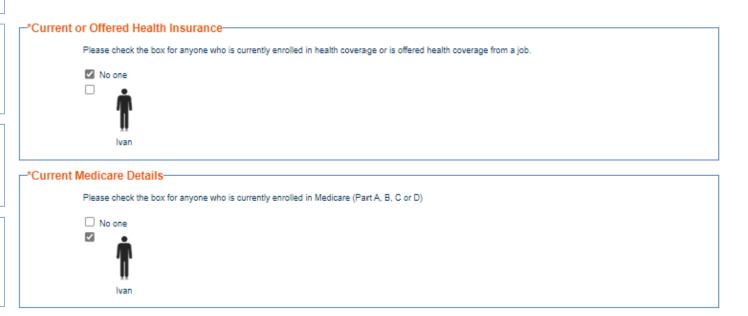
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	* Street Address:										
	123 Main St										
	* City:	* State:		* Zip Code :							
	Miles City	Montana	~	59301							
	* Do you live within the boundaries of	an Indian Reservation?			$\circ$	Yes			No		
	If you are homeless please describe h	ow to get to your home:								1	
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	mg/tual coc										
	Street Address or P.O. Box Number :										
	PO Box 1111										
	City:	State:		Zip Code :							
	Miles City	Montana	~	59301							
on	tact Information										
	Please tell us how we can get in touch just leave it blank.	with you. For the phone nu	ımbers,	please be sure to i	nclude	e area code	s. If you dor	n't have	e information	we ask for,	
	Home Phone :		40644	43111							
	Work Phone :						Ext :				
	Cell/Message Phone :		40644	43111							
	Email Address :		ivanto	overed@email.com							





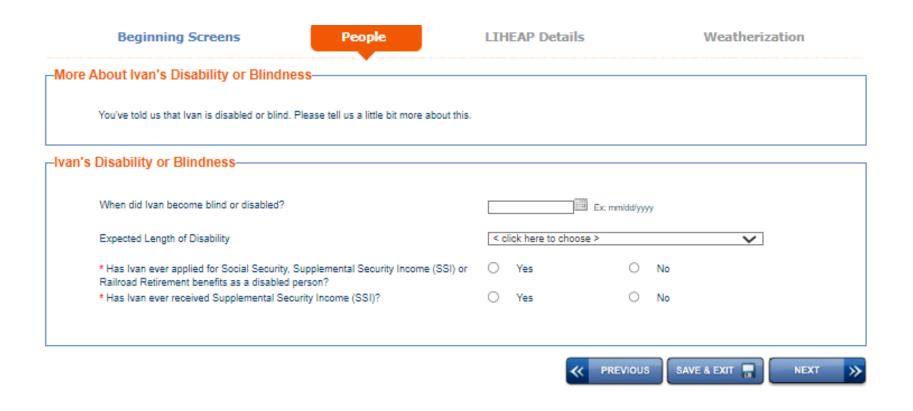


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	offering at least an associate degree.	moned in any montana onive	istry system unit, a tribal college of any other a	ouredied conege within wortana
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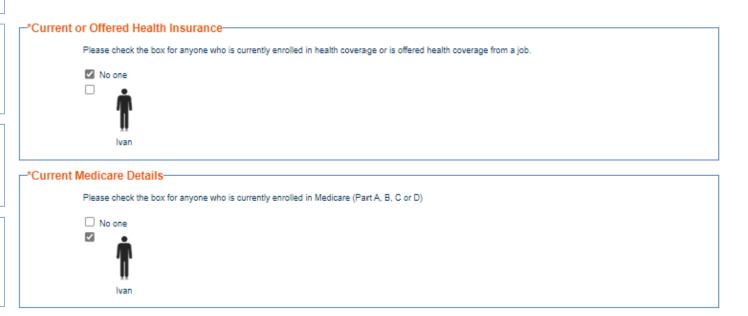
ONLINE SERVICES DPHHS PRIVACY & SECURITY ACCESSIBILITY CONTACT US



SSI approval with Social Security should auto enroll a person in Medicaid. Because the process for disability through SSA can be lengthy, the OPA may not know a person is eligible for monthscould be years. This can help trigger enrollment with SSI Medicaid.



	Beginning Screens	People	LIHEAP Details	Weatherization
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Liquid Resources	Other Resources	
uid Resources		
Next, please tell us about the per	ople in your home who have liquid reso	ources. Liquid resources are cash, financial accounts, bank accounts, etc.
If someone owns a resource with	n another person, please check the box	of or just one owner. Later we'll ask about who else owns the resource.
Note: Please be sure to answer tapplication.	the questions for everyone in your hom	e, even if they are not applying. We may need this information to approve your
sh-		
Please check the box for anyone	who has cash on hand and not in the l	bank
☐ No one		
Ivan		
ancial Account		
Please check the box for anyone	who has a financial account. Be sure t	to check the box if you own:
-Checking account		-Savings or investment account
-Credit union account		-Individual development account
<ul> <li>Special welfare fund account</li> <li>Certificates of deposit or money</li> </ul>	market account	<ul> <li>-Patient funds for people in nursing facility or Assisted living facility</li> <li>-Child Support MAC Account</li> </ul>
No one	market account	-Child Support MAC Account
☑ •		
T		

r Liquid Resources	
Please check the box for anyone who owns any o	ther liquid resources. Be sure to check the box if you own:
-Stocks or bonds	-Trust funds
-Pension plan	-Retirement accounts
-Promissory notes	-Deeds of trust
-Mutual funds	-IRAs or annuities
☐ No one	
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Please check the box for anyone expecting to recommon No one  Given Away or Transferred Resource  Please check the box for anyone who has sold, given	es



Liquid Resources	Other Resources				
Nore About Ivan's Financial Ac	count-				
Please tell us more about Ivan's fir	ancial account. If Ivan has more that	n one account, please enter one	at a time.		
What is the amount in Ivan's financial account?  Type of Account:		\$ 123.00 Checking account			~
ank or Company					
Please tell us about the bank or co	mpany where Ivan has an account.				
Name of bank or company: Address Line: City: State: Zip Code: What is Ivan's financial account nu	mber?	My Bank 500 Board Walk Lane Miles City  Montana  59301			
urpose of Ivan's Financial Acc	ount-				
Is this account used for business, t			O Yes	No	
ther Owners—					
Please check the boxes for anyone	who owns this account with Ivan.				
☐ Someone outside of t	he home				
Does Ivan have any other financial	account()		O Yes	<ul><li>No</li></ul>	



Liquid Resources	Other Resources	Other Resources						
More About Ivan's Individu	ıal Retirement Account (IRA)—							
Please tell us more about ly time.	ran's individual retirement account (IRA). If	f you have more than one individual retirement account (IRA), please enter one at a						
What is the amount of Ivan's	s individual retirement account (IRA)? \$	43000						
Bank or Company								
Please tell us about the ban	nk or company where Ivan has individual re	etirement account (IRA).						
Name of bank or company:		American Funds Capital Group						
Address Line:		PO Box 231233						
City:		Carmel						
State:		Indiana						
Zip Code:		46032						
What is the account number (IRA)?	r for Ivan's individual retirement account	101002011						
What date was this account	acquired?	04/01/2016 Ex: mm/dd/yyyy						
Nilham Ourrann								
Other Owners————								
Please check the boxes for	anyone who owns the individual retiremen	it account (IRA) with Ivan.						
☐ Someone outs	side of the home							
Does Ivan have any other in	ndividual retirement account (IRA)?	○ Yes						
		✓ PREVIOUS SAVE & EXIT ■ NEXT >						



#### **Liquid Resources**

Other Resources

#### Other Resources

Next, please tell us about the people in your home who have other kinds of resources.

If someone owns a resource with another person, please check the box for just one owner. Later, we'll ask about who else owns the resource.

Note: Please be sure to answer the questions for everyone in your home, even if they are not applying. We may need this information to approve your application.

#### -\* Vehicles-

Please check the box for anyone who owns a vehicle. By vehicles, we mean licensed and unlicensed vehicles such as cars, trucks, vans, motorboats, motor homes, recreational vehicles, or motorcycles/mopeds etc. Otherwise, check "No one".

☐ No one





Ivan

#### -\* Real Estate

Please check the box for anyone who owns real estate. By real estate, we mean life estates, land, buildings, or mobile homes. Otherwise, check "No

☐ No one





Ivai

#### -\* Personal Property-

Please check the box for anyone who owns personal property. By personal property, we mean Mobile Homes, tools of trade, equipment, supplies, livestock, etc. Otherwise, check "No one".

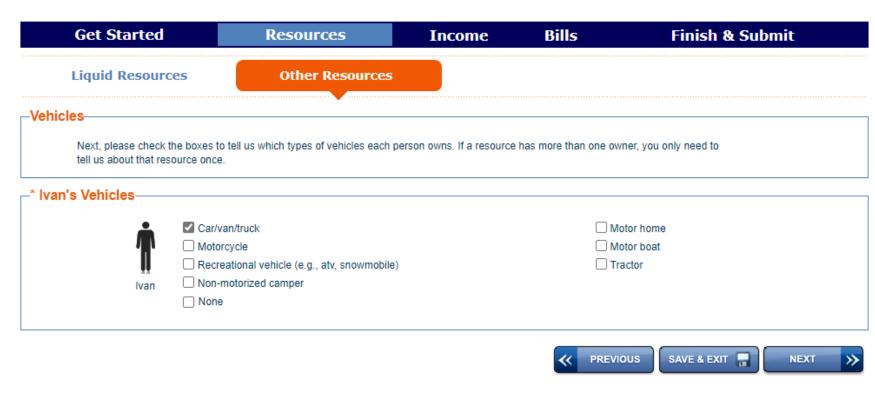
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# Please check the box for anyone who owns personal property. By personal property, we mean Mobile Homes, tools of trade, equipment, supplies, livestock, etc. Otherwise, check "No one". No one Please check the box for anyone who owns a burial plot, burial contract or burial insurance. Otherwise, check "No one". No one I have been been been burial plot, burial contract or burial insurance. Otherwise, check "No one". Please check the box for anyone who owns a burial plot, burial contract or burial insurance. Otherwise, check "No one". Please check the box for anyone who owns a life insurance policy. Otherwise, check "No one".

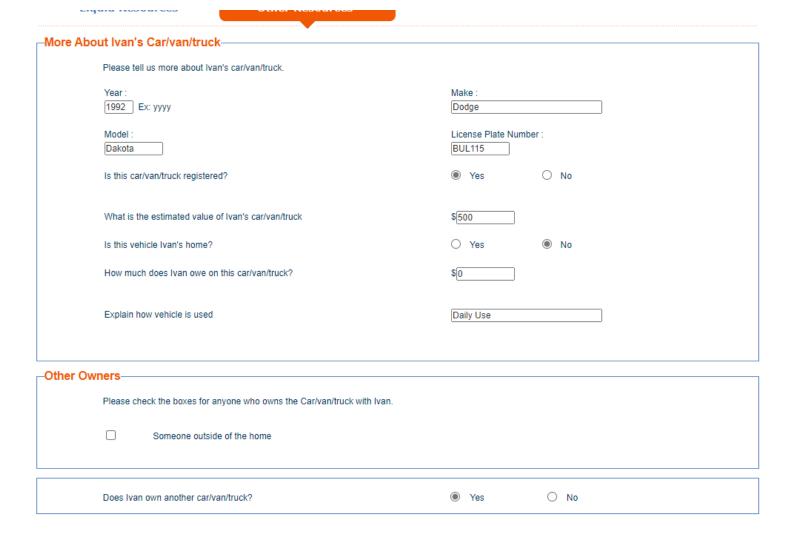


SAVE & EXIT

to re compress







This question can be tricky- this is one resource confirmed through interfaces- and ANY vehicle with a title connected to consumer pulls in

The OPA uses KBB or NADA- user preference- to confirm market value

If not input on initial app- the OPA will send a letter showing which vehicles pull in on interface- they will THEN have to submit a title.



Case	Name:
Case	Number

#### VEHICLE STATEMENT

A vehicle is a car, truck, trailer, boat, ATV, etc.

Please indicate whether or not you have the following vehicles. If you have more than one vehicle in your household, and owe any monies on your vehicles, please provide pay-off verification for each. For all vehicles you **do not have**, please indicate "sold" "traded" "junked", etc. along with the date it was "sold, traded, or junked". If any trailer listed is actually your home, please indicate.

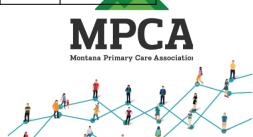
If any vehicle is used for "business" purposes, please indicate. If there is a vehicle listed that you have never owned, but is in the same name as you, please indicate.

For each vehicle that you do own, please attach pay-off verification, if any. Please provide a current market value statement from a car dealer or other reliable source if you disagree with the value listed below.

#### Please provide a detailed description of any vehicle you own that is not listed above including model number and provide payoff amount.

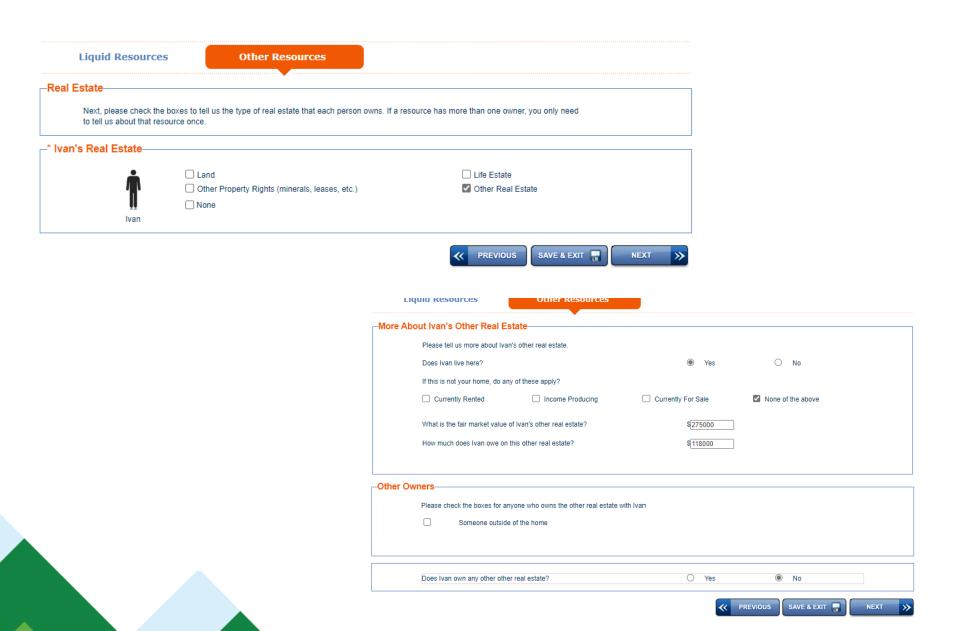
Date		
Signed	Signed	

Vehicle Year, Make, Model	alue	Own	Sold	Traded/Junked/ Sold	Never Owned	Home	Used for Business

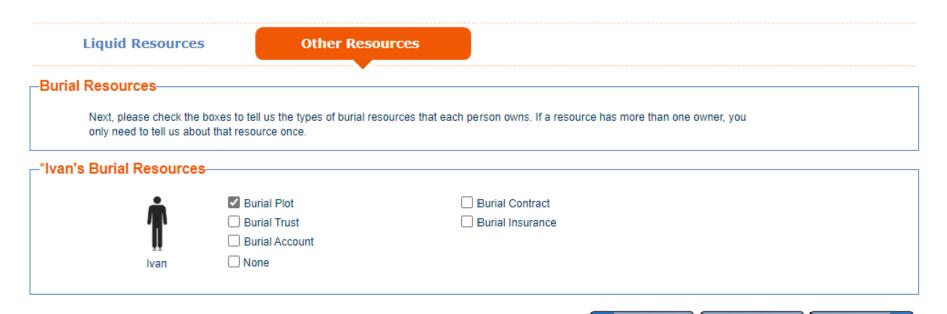


lore About Ivan's Car/van/truck-	
Please tell us more about Ivan's car/van/truck.	
Year : 1970 Ex: yyyy	Make : Ford
Model: TRUCK	License Plate Number :
Is this car/van/truck registered?	○ Yes   ● No
What is the estimated value of Ivan's car/van/truck	\$[300
Is this vehicle Ivan's home?	○ Yes   ● No
How much does Ivan owe on this car/van/truck?	\$[0
Explain how vehicle is used	broken down on <u>property</u>
ther Owners—	
Please check the boxes for anyone who owns the Car/van/truck with Ivan.	
Someone outside of the home	
Does Ivan own another car/van/truck?	○ Yes   No

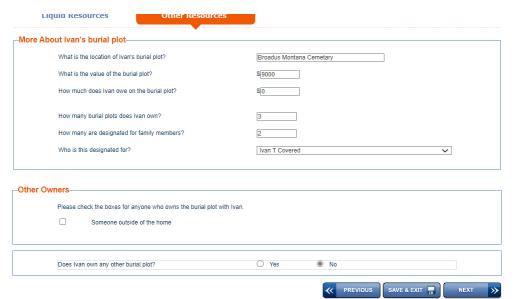








Will need copy of contract/agreement with funeral home submitted.

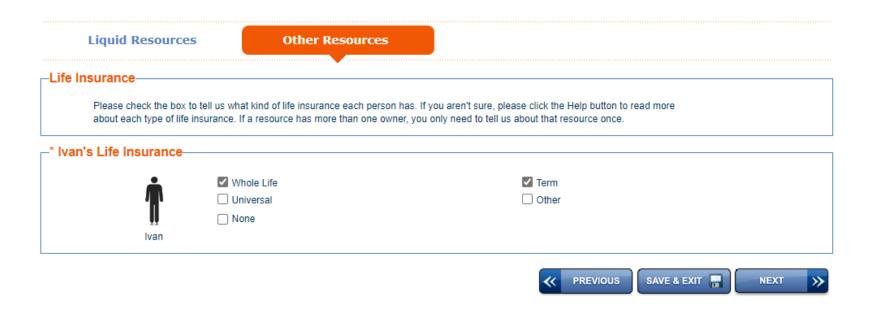


PREVIOUS

SAVE & EXIT

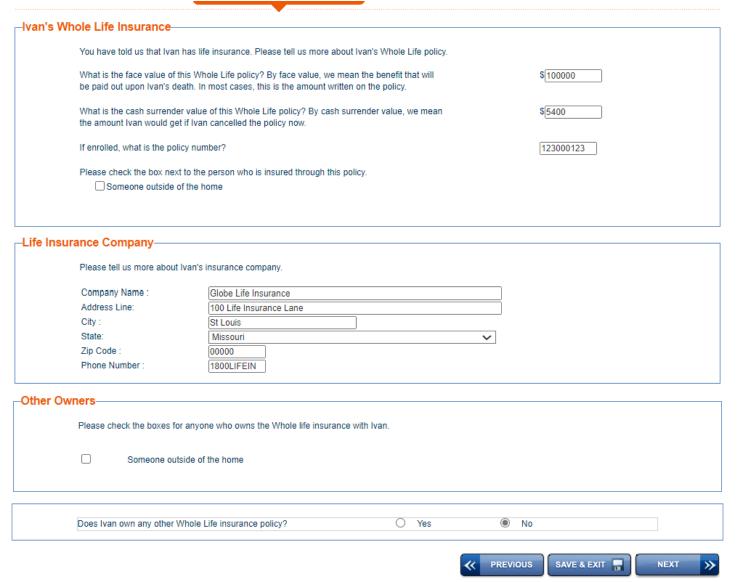
NEXT





There is a difference in Term Life and Whole Life-typically a Term Life exists for a set amount of years, then terminates. A Whole Life exists indefinitely until a person passes-It is imperative to know the difference in what a consumer has during the application.







–lvan's Term	n Life Insurance					
,	You have told us that Ivan has life	insurance. Please tell us more about l	van's Term policy.			
		n policy? By face value, we mean the b most cases, this is the amount written o			\$	
	If enrolled, what is the policy num	ber?				
1	Please check the box next to the	person who is insured through this polic me	су.			
1:5-1						
	nce Company					
١	Please tell us more about Ivan's in	nsurance company.				
	Company Name :					
	Address Line:					
	City:					
	State:	< click here to choose >		~		
	Zip Code :					
	Phone Number :					
Other Own	ers-					
F	Please check the boxes for anyon	e who owns the Term life insurance wit	h Ivan.			
	Someone outside of t	he home				
_						
	Does Ivan own any other Term ins	urance policy?	O Yes	● No	)	
				PREVIOUS	S SAVE & EXIT	NEXT >>>





## Money From Other Sources-

Next, please tell us about the money that the people in your home receive or are expected to receive from sources other than a job or self-employment. If you're not sure about a source of income, click on Help for more information.

Note: Please be sure to answer the questions for everyone in your home, even if they are not applying. We may need this information to approve your application.

## \_\*Alimony-

-	Which one of these persons is getting or will get Alimony income? Choose one. If no one is getting or will get Alimony income, choose "No One"  ✓ No one
	lvan

## -\* Supplemental Security Income (SSI)-

	the box for anyone who is receiving or will receive Supplemental Security Income (SSI). seck "No one".	
No one		
Ť		
Ivan		

## -\*Social Security Benefits-

Please check the box for anyone who is receiving or will receive any Social Security benefits. Otherwise, check
"No one".

No one

Ivan

## -\*Other Types of Income-

Please check the box for anyone who is receiving or will receive any type of income or payments from a source other than a job, child support or Social Security. By Other Income, we mean Tribal Income, Unemployment Benefits, Veteran Benefits, Workers Compensation, Pension or Retirement, etc. Otherwise, check "No one".





lus

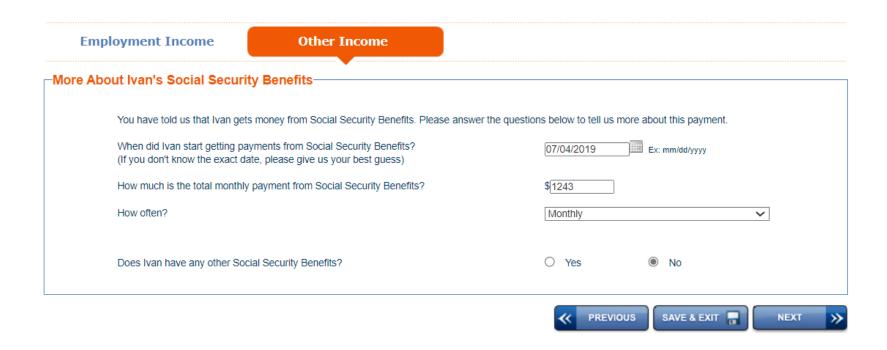


PREVIOUS









Estimating when payments start- What age did you start, was it close to your birthday, do you remember the season? Etc They are asking for the GROSS amount, not the NET.



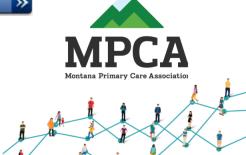


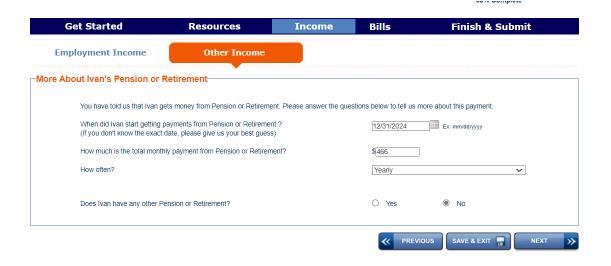
## Other Types of Income-

Next, check the boxes to tell us which types of other income each person receives. If you need to know more about a type of income listed below, please click on Help.

-*Ivan's Other Types of Incor	me-	
ŵ	<ul><li>□ All Food, Clothing, Utilities or Rent</li></ul>	☐ Black Lung Benefits
	☐ Cash, Gifts or Contribution	☐ Disability Benefits
Ivan	Dividends	☐ Inheritance
	☐ Insurance Settlement	☐ Interest
	☐ Land Contract, Mortgage or Other Notes	Loans
	☐ Military Allotments	☐ Money from Another Person
	☐ Net Farming/Fishing Income	☐ Other Income
	Pension or Retirement	☐ Prize Winning
	☐ Public Assistance	☐ Railroad Retirement
	☐ Rental Income	☐ Resettlement Income
	☐ Room /Board Income	☐ Royalty Income
	Strike Benefits	☐ Student Financial Aid
	☐ Training Allowances including WIA	☐ Trust
	☐ Trust Fund Payments	☐ Unemployment Benefits
	☐ Veteran Benefits	☐ Workers Compensation
	✓ None	

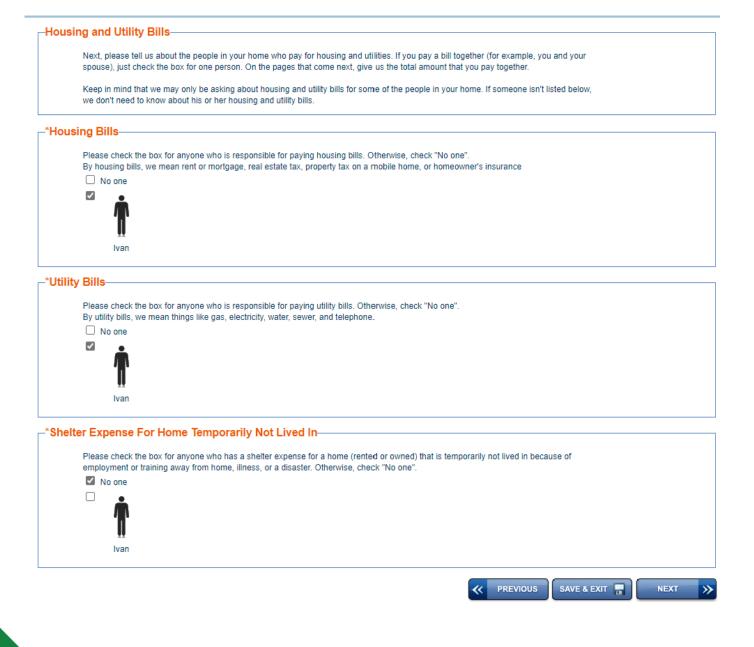




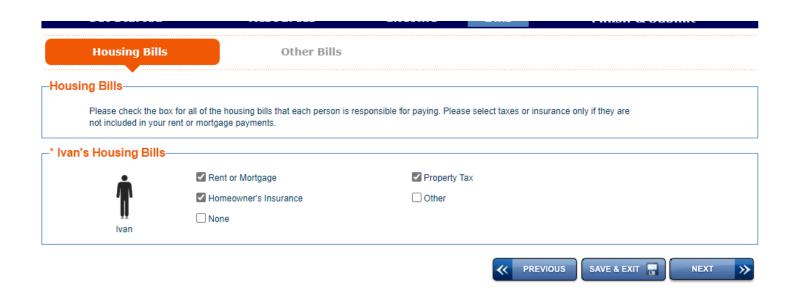


Some people take a monthly check from retirement, some folks hold off as long as possible and do a once yearly payout. Will need to provide hard copy proof

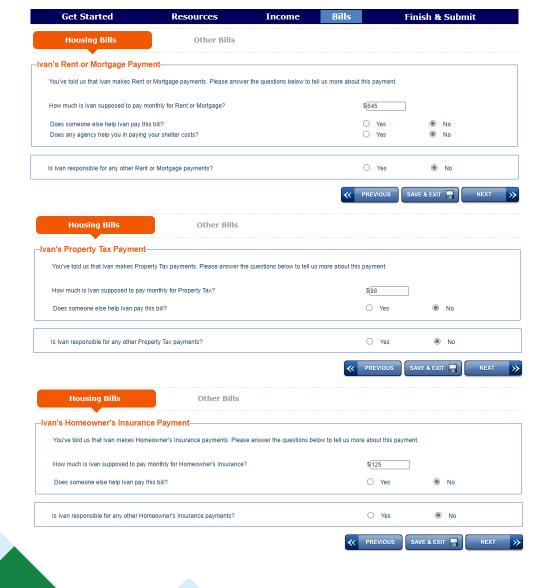




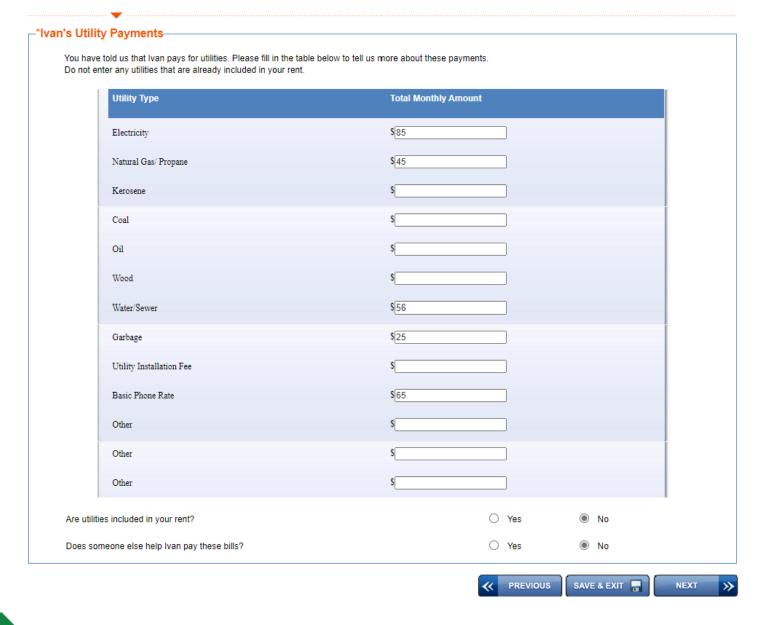


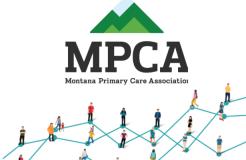




















# \*Medical Bills Please check the box for anyone who has unpaid medical bills from prior months or has ongoing medical bills. No one









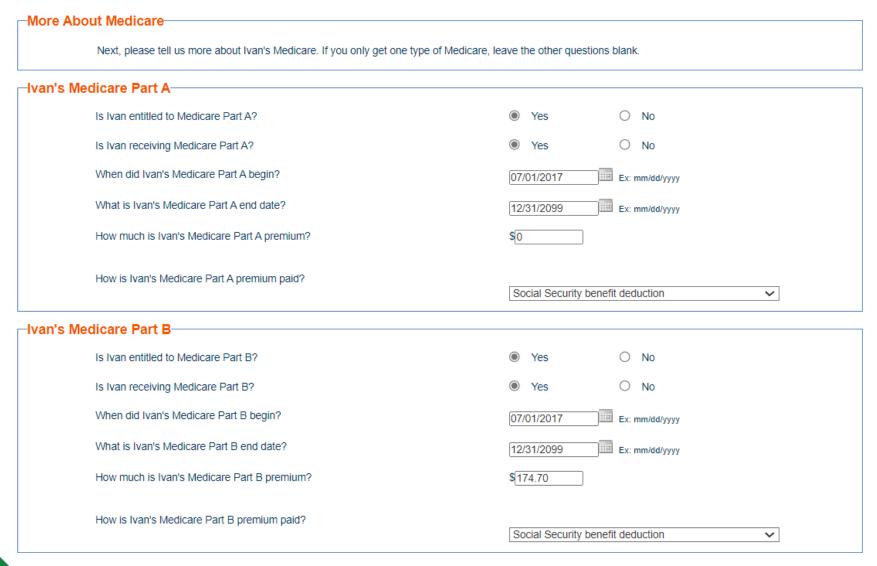


87% Complete

Get Started	Resources	Income	Bills	Finish & Submit
Housing Bills	Other Bills			
More About Medicare	· · · · · · · · · · · · · · · · · · ·			
Next, please tell us more abou	ut Ivan's Medicare. If you only get o	one type of Medicare, leave	e the other quest	tions blank.
Ivan's Medicare Part A				
Is Ivan entitled to Medicare Pa	rt A?	(	) Yes	O No
Is Ivan receiving Medicare Par	tA?	(	) Yes	O No
When did Ivan's Medicare Par	t A begin?			Ex: mm/dd/yyyy
What is Ivan's Medicare Part A	end date?			Ex: mm/dd/yyyy
How much is Ivan's Medicare I	Part A premium?	\$		
How is Ivan's Medicare Part A	premium paid?	Г	, aliale baye to ab	
		L	< click here to ch	noose >
Ivan's Medicare Part B				
Is Ivan entitled to Medicare Pa	rt B?		) Yes	O No
Is Ivan receiving Medicare Par	t B?		) Yes	O No
When did Ivan's Medicare Par	t B begin?			Ex: mm/dd/yyyy
What is Ivan's Medicare Part E	B end date?			Ex: mm/dd/yyyy
How much is Ivan's Medicare I	Part B premium?	\$		
Herrita Brazila Madicana Bad B				

Ivan's Medicare Advantage Plan	
Is Ivan entitled to Medicare Advantage Plan?	○ Yes ○ No
Is Ivan receiving Medicare Advantage Plan?	○ Yes ○ No
When did Ivan's Medicare Advantage Plan begin?	Ex: mm/dd/yyyy
What is Ivan's Medicare Advantage Plan end date?	Ex: mm/dd/yyyy
How much is Ivan's Medicare Advantage Plan premium?	\$
How is Ivan's Medicare Advantage Plan premium paid?	< click here to choose >
Ivan's Medicare Drug Plan	
Is Ivan entitled to Medicare Drug Plan?.	○ Yes ○ No
Is Ivan receiving Medicare Drug Plan?	○ Yes ○ No
When did Ivan's Medicare Drug Plan begin?	Ex: mm/dd/yyyy
What is Ivan's Medicare Drug Plan end date?	Ex: mm/dd/yyyy
How much is Ivan's Medicare Drug Plan premium?	\$
How is Ivan's Medicare Drug Plan premium paid?	< click here to choose >
	✓ PREVIOUS SAVE & EXIT  → NEXT  →





Start date is found on Original Medicare Card

Through training with SSA and SHIP, 12/31/2099 is standard end date for these apps

MOST people DO NOT pay for Part A premium. Almost always \$0

Amount for Part B Premium is \*typically\* universal for individuals



If not enrolled in Part B- need to use MSP app as way to enroll in Part B, will leave blank

Ivan's Medicare Part B		
Is Ivan entitled to Medicare Part B?	Yes	
Is Ivan receiving Medicare Part B?	○ Yes    No	
When did Ivan's Medicare Part B begin?	Ex: mm/dd/yyyy	
What is Ivan's Medicare Part B end date?	Ex: mm/dd/yyyy	
How much is Ivan's Medicare Part B premium?	\$	
How is Ivan's Medicare Part B premium paid?	< click here to choose >	

If consumer had other credible coverage and chose to enroll in Part B later (had employer sponsored or state benefit plan) start dates could differ from Part A

Ivan's Medicare Part B	
Is Ivan entitled to Medicare Part B?	Yes
Is Ivan receiving Medicare Part B?	Yes
When did Ivan's Medicare Part B begin?	07/01/2019 Ex: mm/dd/yyyy
What is Ivan's Medicare Part B end date?	12/31/2099 Ex: mm/dd/yyyy
How much is Ivan's Medicare Part B premium?	\$174.70
How is Ivan's Medicare Part B premium paid?	< click here to choose >





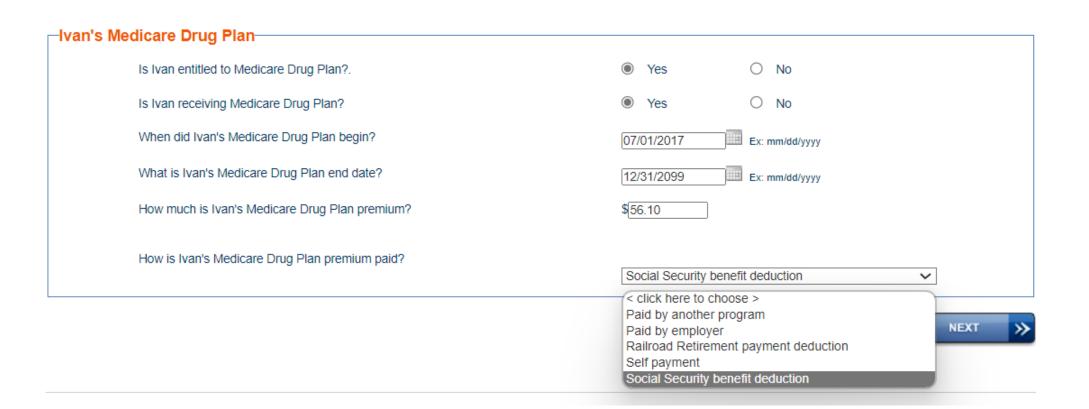
## -Ivan's Medicare Drug Plan-



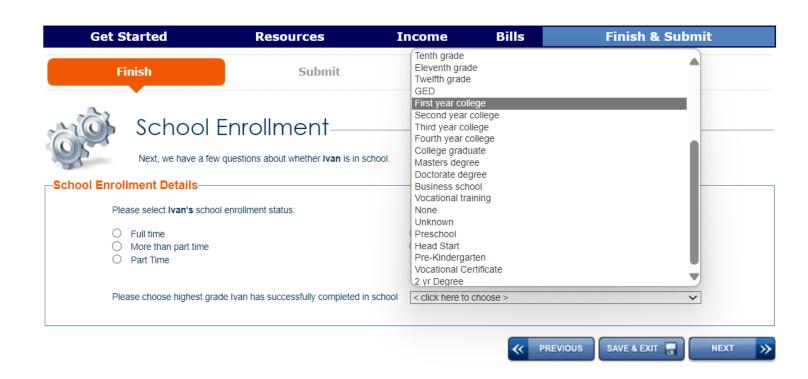
Card will be from a private insurance company













Authorized Representative	
An Authorized Representative is someone you authorize to help you with your M you like to add an authorized representative on your application.	edicaid, HMK, SNAP, LIHEAP or Cash Assistance application. Would
Yes      No	
If you would like to authorize a representative to help you with your Medicaid, HN authorized representative must be 18 years or older.	IK, SNAP, LIHEAP or Cash Assistance enter the details below. The
Please tell us the program(s) for which you would like to appoint this person as a	n authorized representative.
☐ SNAP ☑ Health Coverage Assistance ☐ TANF ☐ LIHEAP	
Name of the Authorized Representative:  * Address Line:  * City:  * State:  * Zip Code: Phone Number:  Organization Name ID Number  Please tell us what you want the authorized representative to do.  Apply for benefits  Access to your Montana SNAP account and use your limits of the property of the prop	penefits to buy food for you
Receive all notices and letters	
☑ Discuss my case with the department	
I allow the Authorized Representative above to view my data.	Yes No
Is this individual a certified application counselor, navigator, agent, and/or broker	?



### Finish

Submit

## -Additional Information-

In the box below, you may provide us with any information related to the changes that you have reported. Space is limited, so please be brief.

This is a great section to reiterate or inform the case workers of case information.

Info to include- if a person is retired, disabled, what kind of retirements they receive.

Include what programs they are requesting to be evaluated for- MSP, Med Needy, Categorically Needy, etc.





-Other Information-
Montana works with the Federally Facilitated Marketplace (FFM) to determine eligibility for health coverage. If you are determined to not be eligible for Medicaid and/or HMK, your application will be referred to the FFM for selecting a health insurance plan and possible tax credits. If the FFM determines that you are eligible for health insurance assistance you will need to periodically renew your coverage. To make it easier to determine my eligibility for help paying for health coverage in future years, 1 agree to allow the Marketplace to use income data, including information from tax returns. The Marketplace will send me a notice, let me make any changes, and I can opt out any time. Yes, renew my eligibility automatically for the next. 5 years, 4 years, 3 years, 1 year, don't use information from tax returns to renew my coverage (the options are all check boxes).
-* Voter Registration-
If you are not registered to vote where you live now, would you like to apply to register to vote here today?  IF YOU LEAVE BOTH THE "YES" AND "NO" BOXES BLANK YOU WILL BE CONSIDERED TO HAVE DECIDED NOT TO APPLY TO REGISTER TO VOTE AT THIS TIME. 42 U.S.C § 1073gg-5(a)(6)(B)(iii)  Applying to register or declining to register to vote will NOT affect the amount of assistance this agency will provide you.
<ul> <li>Yes, I would like to register to vote here today.</li> <li>No, I would NOT like to register to vote here today.</li> <li>No, I am already registered to vote and therefore do NOT want to register to vote here today.</li> </ul>
If you believe that someone has interfered with your right to register to vote or to decline to register to vote, your right to privacy in deciding whether to register or in applying to register to vote, or your right to choose your own political party or other political preference, you may file a complaint with the Secretary of State, PO Box 202801, Helena, MT 59620-2801; toll free telephone number: 1-888-884-8683.
Would you like us to help you in filling out the Voter Registration Application form?
We will help if you want our help. The decision is yours as to whether or not you wish to seek or accept our help in filling out the Voter Registration Application form. You may fill out the Voter Registration Application form in private.
Yes, I would like help in filling out the Voter Registration Application form.  No, I would NOT like help in filling out the Voter Registration Application form.
Submitting a completed voter registration application to the DPHHS office is free. If you choose to complete the voter registration application later, you will be responsible for postage.

## 



## A COVER MONTANA

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Health Insurance Navigator
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