

# Health First Colorado (HFC/Medicaid) 201

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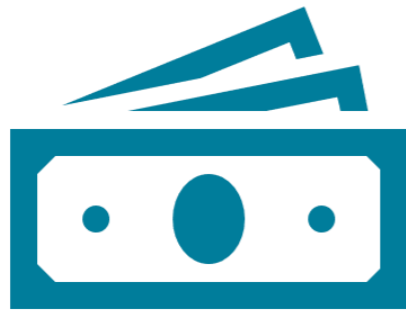
# Our Mission:

Improving health care equity, access and outcomes for the people we serve while saving Coloradans money on health care and driving value for Colorado.

# Learning Objectives



Non-Modified  
Adjusted Gross  
Income (MAGI)  
Overview



Household  
Composition and  
Income

# Non-Modified Adjusted Gross Income (MAGI)

# *Non-MAGI Basics*

- Low-income individuals who meet any of the following:
  - Age 65+
  - Blind
  - Disabled by Social Security Administration standards
- General eligibility requirements
  - Self Attestation
  - Interface verification
  - No interview required
  - Yearly redeterminations

Except when someone qualifies for Working Adults with Disabilities.

# Non-MAGI Requirements

# *Non-MAGI Income Limits*

- Some Non-MAGI programs base income on Supplemental Security Income (SSI) Federal Benefit Rate (FBR)
  - 2021 \$794(Individual)
  - 2021 \$1191 (Couple)
- All other Non-MAGI programs are based on the Federal Poverty Level (FPL)
- Earned, unearned, and in-kind income is counted towards eligibility
  - SSI may be excluded
  - Self-attestation of earned income is allowed

# *Non-MAGI Disregards*

- Most Non-MAGI programs allow income disregards
  - Disregards allow for some income to not be counted
  - Disregards vary by program
  - **Disregards are NOT allowed for Long-Term Care (LTC) in a Nursing Facility**



# *Non-MAGI Resources*

- Resources
  - Standards vary by program
  - Must be verified if they are counted for eligibility
- Countable Resources
  - Money in checking or savings account
  - Stocks
  - Bonds
- Exempt Resources
  - Primary Residence
  - One Vehicle
  - Household goods and personal effects

**Resources are not counted for the Working Adults with Disabilities (Wawd) or Buy-In Program for Children with Disabilities (CBwD) programs**

# Non-MAGI Verifications

Social  
Security  
Number (SSN)

Income

Non-Citizen  
Status

Citizenship  
and Identity

Assets/  
Resources

Except for the Buy-In  
programs

Disability

# Non-MAGI Verifications

Any income that can be verified through an interface can be self-attested

If income cannot be verified through an interface, applicant/member must provide verification

Resources must be verified if program requires

# Examples Non-MAGI Categories

Supplemental  
Security Income  
(SSI) Mandatory

Old Age Pension  
(OAP)

Low Income  
Subsidy (LIS)

Disabled Adult  
Child

Qualified  
Disabled Widow  
(QDW)

Pickle

Breast and  
Cervical Cancer  
Program (BCCP)

Refugee  
Medical  
Assistance

Medicare  
Savings  
Programs (MSP)

Long Term Care  
(LTC)

Buy-In Programs

# Supplemental Security Income (SSI) Mandatory

Individuals who are  
eligible for SSI payment  
with medical coverage

*SSI is a monthly payment from Social Security Administration  
(SSA) for those individuals who are low income/resources and*

*are*

*Aged 65+; or*

*Blind or*

*Disabled*

# Old Age Pension (OAP) Health and Medical Care Program

Category of Medical Assistance provided to OAP Financial recipients who is 60 or older

*Benefits begin on the application date*

[colorado.gov/pacific/hcpf/old-age-pension-health-and-medical-care-program-oap](https://colorado.gov/pacific/hcpf/old-age-pension-health-and-medical-care-program-oap)

# Low Income Subsidy (LIS)

- Provides “extra help” to low income Medicare Part D clients
  - Supplement to Medicare Part D
  - Administered through Social Security Administration (SSA)

*Benefits begin on 1<sup>st</sup> of the month of application*

# Disabled Adult Child (DAC)

May restore Medical Assistance to former SSI recipients who receive a DAC benefit

*Benefits begin on 1<sup>st</sup> of the month of application*



# Qualified Disabled Widower (QDW)

May restore Medical Assistance to former SSI recipients who receive a QDW benefit

*Benefits begin on 1<sup>st</sup> of the month of application*

# Pickle

May restore Medical Assistance to former SSI or OAP Medical Assistance recipients who lost SSI or OAP under certain circumstances

*Benefits begin on 1<sup>st</sup> of the month of application*

# Breast and Cervical Cancer (BCCP) Program

- **For women who**
  - Are diagnosed with breast or cervical cancer (or a precancerous condition),
  - Are between 40 & 65 (for breast cancer) & between 21 & 65 (for cervical cancer), and
  - Do not have health insurance, or their insurance does not cover treatment.
- **Must be diagnosed at a Women's Wellness Connection (WWC) screening clinic**
  - Some non-WWC providers are eligible to refer patients

[colorado.gov/pacific/hcpf/breast-and-cervical-cancer-program-bccp](https://colorado.gov/pacific/hcpf/breast-and-cervical-cancer-program-bccp)

# Refugee Medical Assistance (RMA)

- **Medical Assistance for**
  - Refugees,
  - Asylees, Cuban/Haitian entrants,
  - Victims of Trafficking, and
  - Special Immigrant Visa recipients.
- **Refugee status must be verified (like any other citizenship/non-citizen status)**
- **No asset test**
- **Income limit is 200%**
- **Resettlement grants are exempt**

# Medicare Savings Program (MSP)

Medical Assistance program that assists with payment of Medicare premiums, coinsurance, and deductibles

*Date that benefits begin vary by program*

[colorado.gov/pacific/hcpf/medicare-savings-programs-msp](https://colorado.gov/pacific/hcpf/medicare-savings-programs-msp)

# Long-Term Care (LTC)

- Enables State to offer **Medical Assistance benefits to adults or children who have a chronic or disabling condition**

- **Individuals can receive:**
  - Nursing Facility Care
  - Home and Community-Based Services (HCBS) in the:
    - Home, Workplace, or Community

[colorado.gov/pacific/hcpf/long-term-services-and-supports-programs](https://colorado.gov/pacific/hcpf/long-term-services-and-supports-programs)

# Working Adults with Disabilities (WAwD) Buy-In Program

- Enables State to offer Medical Assistance benefits to individuals who
  - Are aged 18-64,
  - Have a disability,
  - Work and earn below the income limit,
  - Have income at or below 450% of Federal Poverty Level (FPL), and
  - Would be eligible for SSI, except for earnings and resources.
- Monthly premium based on income is required

*Benefits begin on 1<sup>st</sup> of the month of application*

[colorado.gov/pacific/hcpf/medicaid-buy-program-working-adults-disabilities](https://colorado.gov/pacific/hcpf/medicaid-buy-program-working-adults-disabilities)

# Children's Buy-In with Disabilities (CBwD) Program

- Enables State to offer Medical Assistance benefits to children who
  - Are under age 19,
  - Have a qualifying disability, and
  - Have an adjusted family income at or below 300% of the Federal Poverty Level (FPL)
- Monthly premium based on income is required

*Benefits begin on 1<sup>st</sup> of the month of application*

<https://www.colorado.gov/hcpf/medicaid-buy-program-children-disabilities>



# Household Composition & Income

# Household Composition

- The number of individuals living together based on their relationships to each other according to the following:
  - Tax relationships
  - Legal relationships
  - Biological relationships



# Relationships

- **Tax relationship:**

- Individuals who are, or intend to be, on a tax return together
- The individual may or may not have a biological or legal relationship

- **Biological/Legal relationship:**

- Biological (e.g. full or half siblings)
- Legal (e.g. spouse, step-parent, adoptive child)

6a <input type="checkbox"/> Yourself. If someone can claim you as a dependent, do not check box 6a				
b <input type="checkbox"/> Spouse				
<b>c Dependents:</b>				
(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input type="checkbox"/> If child under age 17 qualifying for child tax credit (see instructions)
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
d Total number of exemptions claimed				



# Monthly Budget Unit (MBU)

- Determined at an individual level
- Each person in a household may have a different household size
- Based on relationships to the individuals in the household
- Based on tax filing rules

To determine eligibility, each person's MBU will include everyone whose income counts towards them

# Individuals Always Included in MBU

## ➤ Self

## ➤ Spouse

- Mandatory for Health First Colorado/CHP+, Advanced Premium Tax Credits (APTCs) and Cost Sharing Reduction (CSRs)

## ➤ Unborn Children

- Any MBU that includes the pregnant woman will also include her unborn child(ren)
- Mandatory for Health First Colorado/CHP+
- Excluded until born for APTCs/CSRs

# Modified Adjusted Gross Income (MAGI)

- Methodology used to determine countable income
- Not a number on a tax return



# Income and Connect for Health Colorado

- Connect for Health Colorado calculates the Modified Adjusted Gross Income differently, which may result in different income calculations



# MBU and Income Limits

- Both MAGI Medical Assistance and Child Health Plan Plus have Monthly Maximum Income Guidelines
  - The income guidelines are based on the Federal Poverty Level for each category of assistance



## MAGI MEDICAID Monthly Maximum Income Guidelines<sup>1</sup> Effective April 1, 2019

Family Size	Parents & Caretaker Relatives 68% Poverty Level	Adults (Ages 19-65) 133% Poverty Level	Children (Ages 0-18) 142% Poverty Level	Pregnant Women 195% Poverty Level
1	708	1,385	1,478	2,030
2	959	1,875	2,002	2,748
3	1,209	2,365	2,525	3,467
4	1,460	2,854	3,048	4,185
5	1,710	3,344	3,571	4,903
6	1,961	3,834	4,094	5,621
7	2,211	4,324	4,617	6,340
8	2,462	4,814	5,140	7,058
9	2,706	5,293	5,651	7,760
10	2,951	5,772	6,162	8,462

<sup>1</sup> Co-payments may apply, no co-pays for American Indians, Alaska Natives, or for a pregnant woman and her household.

Our mission is to improve health care access and outcomes for the people we serve while demonstrating sound stewardship of financial resources.  
www.colorado.gov/hcpf





# Countable Income

Earned  
Income

- Salaries, Wages and Tips
- Self-Employment
- Foreign earned income

Unearned  
Income

- Social Security Benefits
  - Retirement Benefits
  - Social Security Disability Insurance (SSDI)
  - Survivor's Benefits – Title II
- Unemployment Benefits
- Alimony
- Retirement Benefits

# Examples of Exempt Income

Child Support

Supplemental Security Income (SSI) Title XVI

Certain American Indian or Alaskan Native payments

Education scholarships/grants  
• Unless used for living expenses

Foster Care payments

Earned Income Tax Credit (EIC)

Veterans Benefits\*

# Seasonal Workers/ Fluctuating Income

- New application will ask for monthly & annual income
- Connect for Health CO tax credit determination will be based off of annual income
- Medical Assistance is based off of monthly income
  - If the applicant is over income, income can also be annualized for MA: seasonal income, self-employment, commission-based

# Self-Attestation

- **Self-Attestation of income is acceptable for Medical Assistance**
  - Individuals who provide self-attestation of income can also provide a Social Security Number for wage verification purposes
  - If the individual does not have an SSN other verification must be provided



# Verification of Earned Income

- Earned Income is verified through the following interfaces:
  - Colorado Department of Labor and Employment (CDLE)
  - Income and Eligibility Verification System (IEVS)
- If unable to verify through an interface it can be verified with:
  - Check stub
  - Letter from employer
  - Phone call to employer

# Verification of Self-Employment Income

- Self-employment cannot be verified electronically:
  - Individuals will need to provide proof of self-employment income/expenses
- If an individual completes the self-employment ledger on the paper application, or in PEAK, no additional verification will be needed

# Questions?



# Contact Information

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# Thank You!

