

MAJOR CHANGES ARE BEING PROPOSED FOR MEDICAID IN KENTUCKY



A FACT SHEET FOR MEDICAID MEMBERS & THEIR FAMILIES

WHO WILL BE INCLUDED?

- Children
- Pregnant women
- Parents with dependents
- Individuals determined to be “medically frail”
- Individuals on transitional medical assistance
- Adults who qualify for coverage under Medicaid expansion

WHAT WILL YOU HAVE TO PAY?

Federal Poverty Level	Your Household Income				Household Monthly Premium
	Individuals		Family of 4		
	Annual	Monthly	Annual	Monthly	
< 25%	\$2,942	\$245	\$6,063	\$505	\$1
25 - 50%	\$5,885	\$490	\$12,125	\$1010	\$4
51 - 100%	\$11,770	\$981	\$24,250	\$2021	\$8
101 - 138%	\$16,242	\$1354	\$33,465	\$2789	\$15 - \$37.50

WHO IS “MEDICALLY FRAIL”? The State will develop a process to identify “medically frail” adults based on having: SSDI; HIV/AIDS; hospice care; a disabling mental disorder; chronic substance-use disorder; serious and complex medical condition; or a physical, intellectual or developmental disability that significantly impairs their ability to perform one or more activities of daily living.

WHO WILL NOT BE INCLUDED? Former foster children up to age 26; Individuals receiving SSI; Individuals over the age of 65; Individuals living in an institution; Individuals qualifying for Medicaid based on blindness; Individuals with disabilities who receive services through the following waivers: Michelle P, Acquired Brain Injury, Supports for Community Living, Home & Community-based Services.

WHAT CHANGES CAN BE EXPECTED IF THE PROPOSAL IS APPROVED?

FEWER BENEFITS FOR MANY ADULTS

No dental or vision benefits. If you are an adult without dependents and are not “medically frail”, you will no longer receive these benefits in your basic coverage. You can earn funds through participation in the “My Rewards” program, which rewards you for healthy behaviors, meeting work requirements or volunteering. These funds can be used to pay for dental, vision and over-the-counter medications. *(Children, parents with dependents, and pregnant women will still receive this benefit.)*

No retroactive coverage. Coverage for adult Medicaid members will start on the first day of the month after you pay a premium. If your enrollment is delayed, if you get dis-enrolled or have a gap in coverage for any reason, Medicaid will not pay claims for the period you do not have active coverage, even if you are still Medicaid eligible. *(Children and pregnant women will still receive this benefit.)*

No transportation for non-emergency medical care. If you are an adult without dependents and are not “medically frail”, you will not get transportation to medical appointments unless it’s an emergency. *(Children, parents with dependents, and pregnant women will still receive this benefit.)*

PREMIUMS, CO-PAYS, PENALTIES & LOCK-OUT PERIOD

Premiums. These will be based on your household income and range from \$1 - \$15 per month for the first 2 years. If you make more than 100% FPL, your premium will begin increasing after being on the program for 2 years and will reach \$37.50 after 4 years. *(Children and pregnant women will not be charged premiums. Once determined “medically frail,” individuals would no longer have to pay a premium unless they want to keep their “My Rewards” account.)*

Co-pays. If you make 100% FPL or less, you will only be required to make co-pays if you do not pay your monthly premium. Co-pays range from \$3 - \$50 and could add up to a lot more than your monthly premium. *(Children, pregnant women and adults determined to be “medically frail” will not be charged co-pays.)*

Lock-out period. If you make more than 100% FPL, you could lose coverage for up to 6 months if you: 1) don't pay your premium within 60 days; or 2) don't re-enroll during the open enrollment period. To re-gain coverage before the end of the lock-out period, you would be required to: 1) pay any overdue premiums; 2) pay the current month's premium; and 3) participate in a health literacy or financial literacy class. *(Children, pregnant women, and adults determined to be “medically frail” will not get locked-out of coverage.)*

Emergency Room Penalty. Your “My Rewards” account could be charged \$20 - \$75 for “inappropriate” or non-emergency use of the ER. Reasons that are considered “inappropriate” have not been established. *(These penalties do not apply to children.)*

NEW REQUIREMENTS FOR ADULTS

Employer-sponsored insurance. If you have worked for an employer for one year and your employer offers a health insurance benefit, you will be required to enroll in that plan after your 1st year on Medicaid coverage. If you have dependents covered by Medicaid, you will be encouraged to enroll them in your employer-sponsored health plan. Your cost will be limited to paying a premium based on the Kentucky HEALTH sliding-fee scale. If your employer-sponsored plan does not include all of the benefits you were receiving through Medicaid, Kentucky HEALTH will provide “wrap-around” benefits.

Deductible Account. You will be required to use this account to track and manage payments for services you receive. Kentucky HEALTH will provide the \$1,000 you need to cover the full deductible. *(Children and pregnant women will not have deductible accounts.)*

Rewards Account. A “My Rewards” account will be set up to reward certain health, education, volunteer and job training activities. The funds you earn can be used to purchase services or items not covered by the basic plan, including dental, vision and over-the-counter medications. Money would also be removed from the account as a penalty for non-emergency use of the ER or missing appointments without good cause. *(Children will not have rewards accounts.)*

Volunteer and work requirements. You will be required to meet work or volunteer requirements beginning after 3 months in the program. These activities start at 5 hours a week and ramp up to 20 hours a week after 1 year. Hours spent as a student or caregiver will count toward these requirements. Failure to work or volunteer would result in losing coverage. *(Children, pregnant women, primary caregivers of a dependents, and adults determined to be “medically frail” will not be required to work or volunteer.)*