

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 who are medically frail
- Individuals on transitional medical assistance
- Adults who qualify for coverage under Medicaid expansion

WHAT WILL YOU PAY BASED ON YOUR INCOME?

Federal Poverty Level	Individual Income	Family of 4 Income	Monthly Premium
25%	\$2,942.50	\$6,062.50	\$1
50%	\$5,885	\$12,125	\$4
100%	\$11,770	\$24,250	\$8
138%	\$16,242	\$33,465	\$15 - \$37.50

WHO WILL NOT BE INCLUDED?

Individuals with disabilities who receive services through the Michelle P., Brain Injury, or Home & Community-based Services Waivers.

WHAT CHANGES CAN BE EXPECTED IF THE PROPOSAL IS APPROVED?

FEWER BENEFITS

No dental or vision benefits for adults covered under the expansion. You will no longer receive these benefits in your basic coverage. These benefits can be earned through participation in the “My Rewards” program, which rewards you for healthy behaviors, community engagement activities and work requirements.

No hearing exams or hearing aids for adults. These benefits will only be provided to Medicaid members under 21 years of age.

No private duty nursing.

No retroactive eligibility. Coverage for most Medicaid members starts 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 can enroll in coverage without paying a premium.)

No transportation for non-emergency medical care. If you are an adult without dependents, you will not be able to get transportation to medical appointments, unless it is an emergency.

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

Premiums for adult Medicaid members. These will be based on your 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.)

Co-pays for adult Medicaid members who 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 and pregnant women are not required to pay premiums and will not get locked-out of coverage.)

Lock-out period for adult Medicaid members who make more than 100% FPL. If you don't pay your premium within 60 days or fail to re-enroll during the open enrollment period, you could lose coverage for up to 6 months. To re-gain coverage before the end of the 6-month lock-out period, you would be required to pay any overdue premiums, the current month's premium and participate in a health literacy or financial literacy class.

Emergency Room Penalty. You could be charged \$20 - \$75 for inappropriate use of the ER.

OTHER REQUIREMENTS

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 also be required 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.

Health Savings Account for adult Medicaid members. You will be required to use a Health Savings Account to pay premiums, deductibles and co-pays. Kentucky HEALTH will provide the \$1,000 each member needs to cover the deductible. (Children and pregnant women are not required to use a health savings account.)

Rewards Account for adult Medicaid members. A "My Rewards" account will also be set up to reward certain health, community and job training activities. The funds you earn can be used to purchase benefits 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. (Children are not required to use these accounts.)

Community engagement and employment. The plan includes a requirement that non-disabled adults without children engage in certain work and/or community requirements beginning after three months in the program. These activities start at 5 hours a week and ramp up to 20 hours a week after 1 year. Failure to do so results in suspension of benefits.