



Missouri Department of Social Services Presumptive Eligibility for Children (PC) Program

Training for Qualified Entities

Contents



In this training, the following will be covered:

- ▶ Overview of the Presumptive Eligibility (PE) Program
- ▶ How Entities can participate in PE
- ▶ Who is eligible to enroll in MO HealthNet through PE
- ▶ What benefits are provided by PE
- ▶ Determining Eligibility
 - ▶ Terms and Definitions
 - ▶ Eligibility Requirements
 - ▶ Household Composition
 - ▶ Income Determination
- ▶ Submitting applications for PE individual(s)



Presumptive Eligibility Overview

Presumptive Eligibility (PE) Overview

- ▶ Presumptive Eligibility allows individuals who meet certain requirements to receive MO HealthNet benefits for a period of time.



- PE has been available for pregnant women since 1990 .
- PE has been available for children since 1997.
- Show-Me Healthy Babies PE became available January 01, 2016.

PE Overview

- ▶ Following completion of training and signing an agreement form qualified entities may:
 - ▶ Determine PE eligibility for certain individuals who are likely to be eligible for regular MO HealthNet.
 - ▶ Assist PE applicants to apply for regular MO HealthNet at mydss.mo.gov, by telephone, or by completing the Missouri Single Streamlined Application (IM-1SSL)
- ▶ Eligibility under PE is temporary but allows immediate access to coverage for eligible individuals.



PE Overview



- ▶ PE ensures providers will be reimbursed for services provided.
- ▶ PE is not about short-term coverage; it provides an opportunity to get individuals connected to longer-term coverage options.
- ▶ Applying for regular MO HealthNet at mydss.mo.gov or by telephone are the fastest paths to full coverage.



How Entities Can Participate in PE

How Entities Can Participate in PE



- ▶ Participation in PE is optional, but states must provide a mechanism for an entity to become qualified to conduct PE determinations
- ▶ To make determinations, an entity must:
 - Participate in the MO HealthNet program
 - Notify Missouri Department of Social Services, Family Support Division, IM Program and Policy Unit at COLE.MHNPolicy@dss.mo.gov or PO BOX 2320 Jefferson City, MO 65102.
 - Agree to make PE determinations consistent with policies and procedures.

Staff Eligible to Make PE Determinations

- ▶ Once an entity has been qualified:
 - A properly trained and certified employee can make PE determinations
 - Including employees in hospital-owned physician practices or clinics, and those in off-site locations



NOTE: Participating entities may not delegate PE determinations to non-entity staff

- Third party vendors or contractors may not make PE determinations

Entity Staff Training and Certification



- ▶ The Family Support Division (FSD) and the MO HealthNet Division (MHD) are offering a provider training for Presumptive Eligibility (PE). FSD and MHD are coordinating efforts to ensure providers are trained on the requirements associated with issuing PE to Missouri participants.
- ▶ The QE may request and receive training from FSD staff by contacting COLE.MHNPOLICY@dss.mo.gov



Who is Eligible to Enroll in MO
HealthNet through PE?
What are the Benefits?

Populations Eligible for MO HealthNet via PE Determinations



- ▶ Pregnant Women (Temporary MO HealthNet During Pregnancy or TEMP)
- ▶ Children's Health Insurance Program (CHIP) for Pregnant Women (Show-Me Healthy Babies Presumptive Eligibility or SMHB-PE)
- ▶ Infants and Children under age 19 (Presumptive Eligibility for Children or PC)
- ▶ **This training will only address PE for Children (PC)**

PE for Children

- ▶ Limited to one PE coverage period per year, per person
- ▶ Self-Attestation of eligibility requirements
- ▶ PE determinations are completed with the PE-1SSL Presumptive Eligibility Application;



Benefits



- ▶ Children determined eligible under PE receive the same coverage as those provided under the MO HealthNet group for which the individual is determined presumptively eligible.

Benefits



- ▶ Coverage, under PE, begins the day the QE makes the PE determination.
 - ▶ PE coverage ends on the earliest of either:
 - ▶ The date the eligibility determination for regular MO HealthNet is made by FSD
 - ▶ *Example: PE determined 2/8/2014. Eligibility period 2/8/14 – 3/31/14. FSD determines eligibility for regular MO HealthNet coverage on 2/19/14. PE ends the date of the approval or denial for MO HealthNet coverage 2/19/14.*
 - ▶ The last day of the following month in which the QE made the PE determination (if a regular MO HealthNet application is not filed by the individual).
- NOTE:** When an application for regular MO HealthNet benefits is received while the PE coverage is active, the PE benefits will remain open until an eligibility determination is made.
- ▶ Benefits are received through fee-for-service.
 - ▶ No appeal rights for PE determinations.



Determining Presumptive Eligibility

Determining PE Eligibility Terms and Definitions

- ▶ With every program there are new terms and definitions to learn.
- ▶ Use the chart as a reference until you become familiar with the terms and definitions.



Determining PE Eligibility

Terms and Definitions

TERM	DEFINITION
ACA	Affordable Care Act - The Patient Protection and Affordable Care Act (PPACA), commonly called the Affordable Care Act (ACA), a United States federal statute, was signed into law on March 23, 2010.
FSD	Family Support Division – division of the Department of Social Services which determines eligibility for MO HealthNet programs
IM	Income Maintenance
MHD	MO HealthNet Division – division of the Department of Social Services that oversees and implements healthcare services for the MO HealthNet programs
QE	Qualified Entity- an entity that is determined by Missouri to be capable of making presumptive eligibility determinations. Qualified entities include, but are not limited to, FQHCs, Hospitals, and County Health Departments.
FPL	Federal Poverty Level
TEMP	Temporary MO HealthNet During Pregnancy- provides immediate, temporary ambulatory healthcare for pregnant women meeting eligibility guidelines. Up to 201% FPL

Determining PE Eligibility

Terms and Definitions

SMHB-PE	Show-Me Healthy Babies Presumptive Eligibility -provides immediate, temporary ambulatory healthcare for pregnant women meeting eligibility guidelines. Up to 305% FPL
PC	Presumptive Eligibility for Children - provides immediate, temporary healthcare coverage to eligible children under the age of 19.
MAGI	Modified Adjusted Gross Income - a methodology for determining MO HealthNet eligibility based on federal income tax filing rules for income and family size.

Determining PE Eligibility Terms and Definitions

- ▶ Let's look at determining PE.



Determining Presumptive Eligibility



- ▶ First, check eMOMED to see if the patient is already receiving MO HealthNet coverage. If unable to make this determination from eMOMED, call the Family Support Division (FSD) Information Center at (855)373-4636
- ▶ If they are not already receiving MO HealthNet, begin PE determination process by completing and/or assist in completing the Application for Presumptive Eligibility (PE-1SSL)

Determining Presumptive Eligibility Eligibility Requirements

- ▶ Individual applicant must:
 - ▶ Be an infant or child under age 19;
 - ▶ Not be receiving MO HealthNet under any other category (excluding UWHS, EWHS, or GTBH);
 - ▶ Not have received PE in the past 12 months;
 - ▶ Be a US Citizen; and
 - ▶ Be a resident of Missouri.

Determining Presumptive Eligibility Requirements

- ▶ Have income within the applicable income guideline for household size:
 - ▶ **Children under age 1:** household income must be at or below 201% of FPL (196% of FPL plus 5% income disregard)
 - ▶ **Children ages 1 thru 18:** household income must be at or below 155% of FPL (150% of FPL plus 5% income disregard)



Determining Presumptive Eligibility Eligibility Requirements



- ▶ All PE is based on information as declared by applicant (self-attestation).
- ▶ Physical verifications cannot be required, including income.

Determining Presumptive Eligibility

Identifying PE Household PE-1SSL

Application for Presumptive Eligibility

PE-1SSL

Determining Presumptive Eligibility

- ▶ We discussed the eligibility requirements an applicant/household must meet for each PE group.
- ▶ Eligibility requirements included that the household's income must be at or below the income guideline for each program.
- ▶ Let's look at how households are determined



Determining Presumptive Eligibility MAGI

- ▶ Modified Adjusted Gross Income (MAGI)
 - ▶ Method of determining income used for eligibility
 - ▶ Missouri uses current monthly income
 - ▶ MAGI Households are based upon federal tax filing rules unless an exception is met
 - ▶ 5% income disregard of the applicable income guideline, refer to the PE-2 Worksheet.



Determining Presumptive Eligibility

Identifying PE Household

- ▶ Identifying a PE Household

- ▶ Trained QE staff will use applicant's declaration on the PE-1SSL to determine a patient's household size.



Note: Household size determinations can be calculated using the chart on the back of the PE-2 Worksheet

- ▶ Household is determined by the relationship of the applicant to all other members of the household.

Determining Presumptive Eligibility MAGI Household – Tax Filing Statuses

Tax Filer

An individual who expects or plans to file a tax return for the taxable year in which coverage is being requested.

Tax Dependent

An individual who expects to be claimed as a tax dependent by another taxpayer for the taxable year in which coverage is being requested.

Non-Filer

An individual who does not expect nor plans to file a tax return and does not expect to be claimed as a tax dependent for the taxable year in which coverage is being requested.

Child

Individuals age 0 up to, but not including, age 19

Determining Presumptive Eligibility MAGI Household – Tax Filer

Calculation for Household Size

Determining Presumptive Eligibility

Identifying PE Household

- ▶ Special Circumstances:
 - ▶ If there is a stepparent in the home, the stepparent is included in the PE household.



Determining Presumptive Eligibility MAGI Household – Examples

- ▶ Use this chart which is found on the back of the PE-2 Worksheet to help identify the MAGI household.
- ▶ Let's look at some examples.



Determining Presumptive Eligibility PE Household – Examples

Household:

Lela Taylor – mother

David – spouse to Lela, father to Eric

Ashley – Lela's daughter, age 12

Eric – Lela and David's son, age 7

Lela is applying for PE for Ashley. Lela attests that Ashley is a resident of Missouri and a US citizen. eMOMED shows Ashley has not received PE in the past 12 months.



Lela and David file federal taxes jointly and claim Ashley and Eric as tax dependents.

Determining Presumptive Eligibility PE Household – Examples

CALCULATION FOR HOUSEHOLD SIZE

For each question below, enter the number of persons.

- | | |
|--|---------|
| a. Applicant | 1 |
| b. If applicant is pregnant, how many children are expected this pregnancy | <hr/> 0 |
| c. Enter 1 if Spouse lives with applicant | <hr/> 0 |
| d. If applicant files taxes, enter number of tax dependents claimed on federal tax return. If applicant does not file taxes, enter number of children under age 19 living in their household.
NOTE: DO NOT include people listed in lines a or c. | <hr/> 0 |
| e. If applicant claimed by parent(s) on their federal tax return, count the parent(s) including step parent(s) and other siblings who are claimed by the parents and enter that number here. If not filing taxes and you are under age 19, count your parent(s) including step parent(s) and other siblings under age 19.
NOTE: DO NOT include people listed in lines a, c or d. | <hr/> 3 |
| f. Total Household size (add lines a, b, c, d, and e then enter this amount on page one under household size): | <hr/> 4 |

Determining Presumptive Eligibility

PE Household – Examples

Household:

Betty Rubble – mother to Bambam

Barney – spouse to Betty, father to Bambam

Bambam – Betty and Barney's son, age 2

Betty is applying for PE for Bambam. Betty attests that Bambam is a resident of Missouri and a US citizen. eMOMED shows Bambam has not received PE in the past 12 months;



Betty and Barney file federal taxes together and claim Bambam as a tax dependent.

Determining Presumptive Eligibility PE Household – Examples

CALCULATION FOR HOUSEHOLD SIZE

For each question below, enter the number of persons.

- | | |
|--|----------|
| a. Applicant | <u>1</u> |
| b. If applicant is pregnant, how many children are expected this pregnancy | <u>0</u> |
| c. Enter 1 if Spouse lives with applicant | <u>0</u> |
| d. If applicant files taxes, enter number of tax dependents claimed on federal tax return. If applicant does not file taxes, enter number of children under age 19 living in their household.
NOTE: DO NOT include people listed in lines a or c. | <u>0</u> |
| e. If applicant claimed by parent(s) on their federal tax return, count the parent(s) including step parent(s) and other siblings who are claimed by the parents and enter that number here. If not filing taxes and you are under age 19, count your parent(s) including step parent(s) and other siblings under age 19.
NOTE: DO NOT include people listed in lines a, c or d. | <u>2</u> |
| f. Total Household size (add lines a, b, c, d, and e then enter this amount on page one under household size): | <u>3</u> |

Determining Presumptive Eligibility PE Household – Examples

Household:

Georgia Jefferson – mother of Emma

Emma – Georgia's daughter, age 8



Georgia is applying for PE for Emma. Georgia attests that Emma is a resident of Missouri and a US Citizen. eMOMED shows Emma has not received PE in the past 12 months.

Georgia is a non-tax filer

Determining Presumptive Eligibility PE Household – Examples

CALCULATION FOR HOUSEHOLD SIZE

For each question below, enter the number of persons.

- | | |
|--|----------|
| a. Applicant | <u>1</u> |
| b. If applicant is pregnant, how many children are expected this pregnancy | <u>0</u> |
| c. Enter 1 if Spouse lives with applicant | <u>0</u> |
| d. If applicant files taxes, enter number of tax dependents claimed on federal tax return. If applicant does not file taxes, enter number of children under age 19 living in their household.
NOTE: DO NOT include people listed in lines a or c. | <u>0</u> |
| e. If applicant claimed by parent(s) on their federal tax return, count the parent(s) including step parent(s) and other siblings who are claimed by the parents and enter that number here. If not filing taxes and you are under age 19, count your parent(s) including step parent(s) and other siblings under age 19.
NOTE: DO NOT include people listed in lines a, c or d. | <u>1</u> |
| f. Total Household size (add lines a, b, c, d, and e then enter this amount on page one under household size): | <u>2</u> |

Determining Presumptive Eligibility

Calculating Income



- ▶ We determined PE household composition
- ▶ Now, let's look at how to calculate household income.
- ▶ General rule is the same as tax definition:
 - If income is taxable it **is** counted
 - If income is non taxable it is **not** counted
- ▶ Also, if an individual is part of the PE household, his/her taxable income counts.

Determining Presumptive Eligibility

Calculating MAGI –Exceptions

Exceptions:

1. If the individual is under 19 and is expected to be required to file taxes, his/her income counts. If not required to file taxes, income does not count.
2. If the individual is expected to be claimed as a tax dependent of another household member and s/he is expected to be required to file his/her own taxes, his/her income counts. If not required to file taxes, income does not count.



Note: Federal tax laws mandate persons who earn at least the threshold amount or greater, must file taxes. These threshold amounts change annually. The current 2015 tax thresholds are:

- ▶ Individuals earning more than \$10,300 per year;
- ▶ Couples filing jointly earning at least \$20,600 per year;
- ▶ Individuals filing as a head of household earning at least \$13,250 per year.

Determining Presumptive Eligibility

Calculating MAGI

Countable income includes:

- ▶ Taxable Wages/Salary (before taxes are taken out)
 - ▶ Pretax contributions to dependent care accounts, health insurance premiums, flexible spending accounts, retirement accounts and commuter expenses are NOT included as income
- ▶ Self-Employment
 - ▶ Profit once expenses are paid
- ▶ Social Security Benefits
- ▶ Unemployment Benefits
- ▶ Alimony Received
- ▶ Most Retirement Benefits
- ▶ Interest – including tax-exempt interest
- ▶ Net Capital Gains
- ▶ Most investment income
- ▶ Rental or royalty income
- ▶ Other taxable income
- ▶ Income of child under 19 who is required to file taxes, as his/her income equals or exceeds the federal tax filing threshold



Determining Presumptive Eligibility

Calculating MAGI

Non-Countable income includes:

- ▶ Temporary Assistance and other government cash assistance
- ▶ Supplemental Security Income (SSI)
- ▶ Child Support Received
- ▶ Veteran's Benefits
- ▶ Workers Compensation Payments
- ▶ Proceeds from life insurance, accident insurance, or health insurance
- ▶ Federal tax credits
- ▶ Scholarships, awards, or fellowship grants used for education, but not living expenses
- ▶ American Indian/Alaskan Native income derived from distribution, payments, ownership interests, and real property usage rights
- ▶ Income of a child under age 19 who is not required to file taxes, as his/her income is less than the federal tax filing threshold



Determining Presumptive Eligibility

MAGI – Tax Adjustments

- ▶ MAGI is determined using Federal tax rules. These rules include the use of tax adjustments or deductions.
- ▶ Most common deductions are:
 - ▶ Certain self-employment business expenses
 - ▶ Alimony paid
 - ▶ Health savings accounts
 - ▶ Student loan interest paid
- ▶ Income for PE determinations will be based on customer's attested amount.



Determining Presumptive Eligibility

MAGI – Tax Adjustments

**Adjusted
Gross
Income**

23	Educator expenses	23	
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24	
25	Health savings account deduction. Attach Form 8889	25	
26	Moving expenses. Attach Form 3903	26	
27	Deductible part of self-employment tax. Attach Schedule SE	27	
28	Self-employed SEP, SIMPLE, and qualified plans	28	
29	Self-employed health insurance deduction	29	
30	Penalty on early withdrawal of savings	30	
31a	Alimony paid b Recipient's SSN ► <input type="text"/>	31a	
32	IRA deduction	32	
33	Student loan interest deduction	33	
34	Tuition and fees. Attach Form 8917	34	
35	Domestic production activities deduction. Attach Form 8903	35	
36	Add lines 23 through 35	36	
37	Subtract line 36 from line 22. This is your adjusted gross income ►	37	

These are the eligible tax deductions under MAGI rules. They can be used to calculate the applicant's household income.

If household does not have information regarding deductions, the PE determination is made without them.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Cat. No. 11320B

Form **1040** (2013)

Determining Presumptive Eligibility

Determining MAGI

Basic steps to determine MAGI eligibility

Determine household's monthly income

- Household's monthly tax deductions

= Net Income

Compare to maximum income guideline



Determining Presumptive Eligibility

Determining MAGI

- ▶ The Presumptive Eligibility Determination form (PE-2 Worksheet) is used in determining eligibility for the PE programs
- ▶ Let's look at the PE-2 Worksheet.



Determining Presumptive Eligibility

Determining MAGI PE-2 Worksheet

QE PRESUMPTIVE ELIGIBILITY DETERMINATION WORKSHEET

Determining Presumptive Eligibility

Determining MAGI PE-2 Worksheet

INCOME STANDARDS FOR CHILDREN UNDER AGE 1 WITH 5% INCOME DISREGARD INCLUDED

HOUSEHOLD SIZE	GROSS MONTHLY INCOME	HOUSEHOLD SIZE	GROSS MONTHLY INCOME
1	\$1990	5	\$4764
2	\$2684	6	\$5458
3	\$3377	7	\$6153
4	\$4071	8	\$6850

(The income amounts shown here are effective 4/1/16)

Determining Presumptive Eligibility

Determining MAGI PE-1 Worksheet

INCOME STANDARDS FOR CHILDREN AGES 1 THROUGH AGE 18 WITH 5% INCOME DISREGARD INCLUDED

ASST. GROUP SIZE	GROSS MO. INCOME	ASST. GROUP SIZE	GROSS MO. INCOME
1	\$1535	5	\$3674
2	\$2070	6	\$4209
3	\$2604	7	\$4745
4	\$3139	8	\$5282

(The income amounts shown here are effective 4/1/16)

Determining Presumptive Eligibility

Calculating MAGI - Examples

- ▶ Let's look at completing the PE-2 Worksheet including how MAGI is calculated. We will work with the same households we looked at earlier in the training.



- ▶ Lela
- ▶ Betty
- ▶ Georgia

Determining Presumptive Eligibility

Calculating MAGI - Examples

Household:

Lela – mother, age 39

David – father, age 41

Ashley – Lela's daughter, age 12

Eric – Lela and David's son, age 7

Lela is applying for PE for Ashley. We determined Ashley has a 4 person household.

Ashley is a resident of Missouri and has not received PE in the past 12 months.

Lela and David claim both Ashley and Eric as tax dependents for this year's federal tax filing.

Household income:

Lela earns \$1,500.00 monthly

David earns \$500.00 weekly

Ashley receives child support - \$150.00 monthly



Determining Presumptive Eligibility

Calculating MAGI - Examples



MISSOURI DEPARTMENT OF SOCIAL SERVICES
FAMILY SUPPORT DIVISION
QE PRESUMPTIVE ELIGIBILITY DETERMINATION WORKSHEET

HEAD OF HOUSEHOLD OR REPRESENTATIVE LEGAL NAME (LAST, FIRST, MIDDLE) Lela Taylor	DCN 11111111	HOUSEHOLD SIZE (see back for calculation of household size) 4
APPLICANT LEGAL NAME (LAST, FIRST, MIDDLE) Ashley Taylor	DCN 22222222	IF PREGNANT, ESTIMATED DUE DATE

Upon receipt of completed and signed PE-1 SSL application this document must be completed to make a PE determination.

Please check if a regular MO HealthNet application was also completed: ☐ On-line ☐ Telephone ☒ IM-1SSL

A Is the individual currently receiving MO HealthNet benefits other than Uninsured Women's Health Services or Extended Women's Health Services? ☐ YES ☒ NO
IF YES TO A, INDIVIDUAL IS NOT ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY, SKIP TO SECTION H.

B Has the individual received Presumptive Eligibility for Children within the last twelve (12) months or if individual is pregnant, have they received TEMP during the current pregnancy? ☐ YES ☒ NO
IF YES TO B, INDIVIDUAL IS NOT ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY, SKIP TO SECTION H.

C Is the individual a resident of the state of MISSOURI? ☒ YES ☐ NO (Accept Applicant Statement)
IF NO TO C, INDIVIDUAL IS NOT ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY, SKIP TO SECTION H.

D If the applicant is a parent or caretaker, do they have a child in their care and control, under age 18 or a full time student under age 19, in their home? ☐ YES ☐ NO ☒ N/A Skip to next question.
IF NO TO D, INDIVIDUAL IS NOT ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY, SKIP TO SECTION H.

E If determining presumptive eligibility for children or parents/caretakers is the individual a U.S. citizen, or a lawfully present non-citizen who meets eligible criteria as listed on the back of this form? ☒ YES ☐ NO (Accept Applicant Statement)
IF NO TO E, INDIVIDUAL IS NOT ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY, SKIP TO SECTION H.



- Ashley has not received PE in the last 12 months
- Ashley is a resident of Missouri
- Lela attests that Ashley is a US citizen
- Ashley qualifies for PE at this point
- Let's look at her income eligibility



Determining Presumptive Eligibility

Calculating MAGI - Examples

F. INCOME ELIGIBILITY DETERMINATION (Do not include the income of **children** who are not required to file taxes on their earnings.)

- 1. COMPUTE gross** monthly household income.
 If paid weekly, multiply by 4.333. \$1500.00
 If paid bi-weekly, multiply by 2.166. \$2166.50
 If paid twice monthly, multiply by 2. \$
- Total monthly **earned** income (Example: Wages before deductions, etc.) \$3666.50
- Net Monthly **self-employment** income \$0.00
- Total monthly **unearned** income (Example: Social Security, Unemployment Compensation, etc. Do not count SSI, Child Support or Alaskan Native and American Indian payments) \$0.00
- Total **monthly gross** income (add lines 2, 3, and 4) \$3666.50
- SUBTRACT** monthly deductions (Example: Alimony paid, student loan interest paid, and other expenses allowed by the IRS to calculate adjusted gross income.) \$0.00
- TOTAL** monthly adjusted income (Line 5 minus line 6) \$3666.50
- STANDARD** income limit for number of members in the household. (See back for standards chart.) \$3139.00
 If the individual is pregnant enter the income standard for the household plus the number of unborn child(ren).
 Income standards for TEMP \$ / SMHB \$

G. Is the STANDARD above more than TOTAL monthly adjusted income? (Is line 8 greater than line 7?) ☐ YES ☒ NO
IF YES, INDIVIDUAL IS ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY.



- Lela earns \$1,500.00 monthly
- David earns \$500.00 weekly x 4.333 = \$2166.50
- Ashley receives child support which is excluded
- No tax deductions claimed
- Total monthly income is \$3666.50 (\$1,500.00+\$2166.50)
- Maximum income for 4 person household is \$3139.00
- Ashley does not meet the income guidelines

Determining Presumptive Eligibility

Calculating MAGI - Examples

H. <input type="checkbox"/> ELIGIBLE <input checked="" type="checkbox"/> INELIGIBLE if ineligible, check reason:			
<input type="checkbox"/> Parent/Caretaker Relative has no eligible child	<input type="checkbox"/> Not a Missouri Resident	<input type="checkbox"/> Not a U.S. Citizen or qualified and eligible immigrant	
<input type="checkbox"/> Received Presumptive Eligibility during the last 12 months	<input type="checkbox"/> Individual not pregnant	<input checked="" type="checkbox"/> Excessive income	
<input type="checkbox"/> Received TEMP or SMHB during current pregnancy	<input type="checkbox"/> Has active MO HealthNet	<input type="checkbox"/> Individual is over age 19	
QE Name: Missouri Clinic	QE Number: 45632100	QE Certified Employee Signature <i>Betsy Ross</i>	Date today
Applicant Name: Ashley Taylor		Applicant Signature <i>Lela Taylor for Ashley Taylor</i>	Date today

MO 886-4570 PE-2 WORKSHEET (03/2016)



- Ashley's household income is in excess of the maximum for PE for Children
- Ashley is not eligible for PE
- Ineligibility is notated at the bottom of the PE-1 Worksheet
- The PE-2 Worksheet is signed by the QE and applicant
- A copy of the signed PE-2 Worksheet is given to the applicant, a copy is sent to the Family Support Division, and the QE keeps a copy in their file

Determining Presumptive Eligibility

Calculating MAGI - Examples

Household:

Betty Rubble – mother of Bambam

Barney – Bambam's father

Bambam – Betty and Barney's son, age 2

Betty is applying for PE for Bambam.

Bambam is a resident of Missouri.

Betty attests that Bambam is a US Citizen.

eMOMED shows Bambam has not received PE in the past 12 months.

Betty and Barney files federal taxes together claim Bambam as a tax dependent.



Household income:

Betty earns \$9.00 per hour, works 15 hours per week, and is paid weekly

Barney earns \$15.00 per hour, works 30 hours per week, and is paid biweekly

Determining Presumptive Eligibility

Calculating MAGI - Examples



MISSOURI DEPARTMENT OF SOCIAL SERVICES
FAMILY SUPPORT DIVISION
QE PRESUMPTIVE ELIGIBILITY DETERMINATION WORKSHEET

HEAD OF HOUSEHOLD OR REPRESENTATIVE LEGAL NAME (LAST, FIRST, MIDDLE) Betty Rubble	DCN 98989898	HOUSEHOLD SIZE (see back for calculation of household size) 3
APPLICANT LEGAL NAME (LAST, FIRST, MIDDLE) Bambam Rubble	DCN 99889988	IF PREGNANT, ESTIMATED DUE DATE

Upon receipt of completed and signed PE-1SSL application this document must be completed to make a PE determination.

Please check if a regular MO HealthNet application was also completed: ☐ On-line ☒ Telephone ☐ IM-1SSL

A Is the individual currently receiving MO HealthNet benefits other than Uninsured Women's Health Services or Extended Women's Health Services? ☐ YES ☒ NO
IF YES TO A, INDIVIDUAL IS NOT ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY, SKIP TO SECTION H.

B Has the individual received Presumptive Eligibility for Children within the last twelve (12) months or if individual is pregnant, have they received TEMP during the current pregnancy? ☐ YES ☒ NO
IF YES TO B, INDIVIDUAL IS NOT ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY, SKIP TO SECTION H.

C Is the individual a resident of the state of MISSOURI? ☒ YES ☐ NO (Accept Applicant Statement)
IF NO TO C, INDIVIDUAL IS NOT ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY, SKIP TO SECTION H.

D If the applicant is a parent or caretaker, do they have a child in their care and control, under age 18 or a full time student under age 19, in their home? ☐ YES ☐ NO ☒ N/A Skip to next question.
IF NO TO D, INDIVIDUAL IS NOT ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY, SKIP TO SECTION H.

E If determining presumptive eligibility for children or parents/caretakers is the individual a U.S. citizen, or a lawfully present non-citizen who meets eligible criteria as listed on the back of this form? ☒ YES ☐ NO (Accept Applicant Statement)
IF NO TO E, INDIVIDUAL IS NOT ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY, SKIP TO SECTION H.



- Bambam has not received PE in the last 12 months
- Bambam is a resident of Missouri
- Betty attests that Bambam is a US citizen
- Bambam qualifies for PE at this point
- Let's look at his income eligibility



Determining Presumptive Eligibility

Calculating MAGI - Examples

F. INCOME ELIGIBILITY DETERMINATION (Do not include the income of **children** who are not required to file taxes on their earnings.)

- 1. COMPUTE gross** monthly household income.
 If paid weekly, multiply by 4.333. \$584.96
 If paid bi-weekly, multiply by 2.166. \$1949.40
 If paid twice monthly, multiply by 2. \$
- Total monthly **earned** income (Example: Wages before deductions, etc.) \$2534.36
- Net Monthly **self-employment** income \$0.00
- Total monthly **unearned** income (Example: Social Security, Unemployment Compensation, etc. Do not count SSI, Child Support or Alaskan Native and American Indian payments) \$0.00
- Total **monthly gross** income (add lines 2, 3, and 4) \$2534.36
- SUBTRACT** monthly deductions (Example: Alimony paid, student loan interest paid, and other expenses allowed by the IRS to calculate adjusted gross income.) \$0.00
- TOTAL** monthly adjusted income (Line 5 minus line 6) \$2534.36
- STANDARD** income limit for number of members in the household. (See back for standards chart.) \$2604.00
 If the individual is pregnant enter the income standard for the household plus the number of unborn child(ren).
 Income standards for TEMP \$ / SMHB \$

G. Is the **STANDARD** above more than **TOTAL** monthly adjusted income? (Is line 8 greater than line 7?) ☒ YES ☐ NO
IF YES, INDIVIDUAL IS ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY.



- Betty earns \$9.00 per hour, works 15 hours per week, and is paid weekly ($\$9 * 15 * 4.333 = \584.96)
- Barney earns \$15.00 per hour, works 30 hours per week, and is paid biweekly ($\$15 * 30 * 2 * 2.166 = \1949.40)
- Total monthly income is \$3666.50 ($\$584.96 + \$1949.40 = \2534.36)
- Maximum income for 3 person household is \$2604
- Bambam meets the income guidelines

Determining Presumptive Eligibility

Calculating MAGI - Examples

H. <input checked="" type="checkbox"/> ELIGIBLE <input type="checkbox"/> INELIGIBLE if ineligible, check reason:			
<input type="checkbox"/> Parent/Caretaker Relative has no eligible child		<input type="checkbox"/> Not a Missouri Resident	<input type="checkbox"/> Not a U.S. Citizen or qualified and eligible immigrant
<input type="checkbox"/> Received Presumptive Eligibility during the last 12 months		<input type="checkbox"/> Individual not pregnant	<input type="checkbox"/> Excessive income
<input type="checkbox"/> Received TEMP or SMHB during current pregnancy		<input type="checkbox"/> Has active MO HealthNet	<input type="checkbox"/> Individual is over age 19
QE Name:	QE Number:	QE Certified Employee Signature	Date
Missouri Clinic	45632100	Betsy Ross	today
Applicant Name:		Applicant Signature	Date
Bambam Rubble		Betty Rubble for Bambam Rubble	today

MO 886-4570 PE-2 WORKSHEET (03/2016)



- Bambam's household income is below the maximum for PE for Children
- Bambam is eligible for PE
- The PE-2Worksheet is completed and signed by the QE and applicant
- A copy of the completed PE-3 Authorization is given to the applicant (see next slide)
- QE keeps copies of both forms in their files

Determining Presumptive Eligibility

Calculating MAGI - Examples

MO HealthNet Presumptive Eligibility Authorization (PE-3)

Determining Presumptive Eligibility

Calculating MAGI - Examples

Household:

Georgia Jefferson – mother of Emma

Emma – Georgia's daughter, age 8

Georgia is applying for PE for Emma.

Georgia attests that Emma is a resident of Missouri and a US Citizen.

eMOMED shows Emma has not received PE in the past 12 months.

Georgia is a non-tax filer

Household income:

Georgia earns \$1,000.00 twice a month



Determining Presumptive Eligibility

Calculating MAGI - Examples



MISSOURI DEPARTMENT OF SOCIAL SERVICES
FAMILY SUPPORT DIVISION
QE PRESUMPTIVE ELIGIBILITY DETERMINATION WORKSHEET

HEAD OF HOUSEHOLD OR REPRESENTATIVE LEGAL NAME (LAST, FIRST, MIDDLE) Georgia Jefferson	DCN 78978978	HOUSEHOLD SIZE (see back for calculation of household size) 2
APPLICANT LEGAL NAME (LAST, FIRST, MIDDLE) Emma Jefferson	DCN 87487487	IF PREGNANT, ESTIMATED DUE DATE

Upon receipt of completed and signed PE-1SSL application this document must be completed to make a PE determination.

Please check if a regular MO HealthNet application was also completed: ☐ On-line ☐ Telephone ☒ IM-1SSL

A Is the individual currently receiving MO HealthNet benefits other than Uninsured Women's Health Services or Extended Women's Health Services? ☐ YES ☒ NO
IF YES TO A, INDIVIDUAL IS NOT ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY, SKIP TO SECTION H.

B Has the individual received Presumptive Eligibility for Children within the last twelve (12) months or if individual is pregnant, have they received TEMP during the current pregnancy? ☐ YES ☒ NO
IF YES TO B, INDIVIDUAL IS NOT ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY, SKIP TO SECTION H.

C Is the individual a resident of the state of MISSOURI? ☒ YES ☐ NO (Accept Applicant Statement)
IF NO TO C, INDIVIDUAL IS NOT ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY, SKIP TO SECTION H.

D If the applicant is a parent or caretaker, do they have a child in their care and control, under age 18 or a full time student under age 19, in their home? ☐ YES ☐ NO ☒ N/A Skip to next question.
IF NO TO D, INDIVIDUAL IS NOT ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY, SKIP TO SECTION H.

E If determining presumptive eligibility for children or parents/caretakers is the individual a U.S. citizen, or a lawfully present non-citizen who meets eligible criteria as listed on the back of this form? ☒ YES ☐ NO (Accept Applicant Statement)
IF NO TO E, INDIVIDUAL IS NOT ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY, SKIP TO SECTION H.



- Emma has not received PE in the last 12 months
- Emma is a resident of Missouri
- Georgia attests that Emma is a US citizen
- Emma qualifies for PE at this point
- Let's look at her income eligibility

Determining Presumptive Eligibility

Calculating MAGI - Examples

F. INCOME ELIGIBILITY DETERMINATION (Do not include the income of **children** who are not required to file taxes on their earnings.)

1. **COMPUTE gross** monthly household income.

If paid weekly, multiply by 4.333.

If paid bi-weekly, multiply by 2.166.

If paid twice monthly, multiply by 2.

\$2000.00

\$

\$

2. Total monthly **earned** income (Example: Wages before deductions, etc.)

\$2000.00

3. Net Monthly **self-employment** income

\$0.00

4. Total monthly **unearned** income (Example: Social Security, Unemployment Compensation, etc. Do not count SSI, Child Support or Alaskan Native and American Indian payments)

\$0.00

5. Total **monthly gross** income (add lines 2, 3, and 4)

\$2000.00

6. **SUBTRACT** monthly deductions (Example: Alimony paid, student loan interest paid, and other expenses allowed by the IRS to calculate adjusted gross income.)

\$0.00

7. **TOTAL** monthly adjusted income (Line 5 minus line 6)

\$2000.00

8. **STANDARD** income limit for number of members in the household. (See back for standards chart.)

If the individual is pregnant enter the income standard for the household plus the number of unborn child(ren).

Income standards for TEMP \$ / SMHB \$

\$2070.00

G. Is the **STANDARD** above more than **TOTAL** monthly adjusted income? (Is line 8 greater than line 7?) ☒ YES ☐ NO IF YES, INDIVIDUAL IS ELIGIBLE FOR PRESUMPTIVE ELIGIBILITY.



- Georgia earns \$1,000 twice a month
- Total monthly income is \$2000
- Maximum income for 2 person household is \$2058
- Emma meets the income guidelines

Determining Presumptive Eligibility

Calculating MAGI - Examples

H. <input checked="" type="checkbox"/> ELIGIBLE <input type="checkbox"/> INELIGIBLE if ineligible, check reason:			
<input type="checkbox"/> Parent/Caretaker Relative has no eligible child		<input type="checkbox"/> Not a Missouri Resident	<input type="checkbox"/> Not a U.S. Citizen or qualified and eligible immigrant
<input type="checkbox"/> Received Presumptive Eligibility during the last 12 months		<input type="checkbox"/> Individual not pregnant	<input type="checkbox"/> Excessive income
<input type="checkbox"/> Received TEMP or SMHB during current pregnancy		<input type="checkbox"/> Has active MO HealthNet	<input type="checkbox"/> Individual is over age 19
QE Name: Missouri Clinic	QE Number: 45632100	QE Certified Employee Signature <i>Betsy Ross</i>	Date today
Applicant Name: Emma Jefferson		Applicant Signature <i>Georgia Jefferson for Emma Jefferson</i>	Date today

MO 886-4570

PE-2 WORKSHEET (03/2016)



- Emma's household income is below the maximum for PE for Children
- Emma is eligible for PE
- The PE-2 Worksheet is completed and signed by the QE and applicant
- A copy of the completed PE-3 Authorization is given to the applicant (see next slide)
- QE keeps copies of both forms in their files

Determining Presumptive Eligibility

Calculating MAGI - Examples

MO HealthNet Presumptive Eligibility Authorization (PE-3)



Determining Presumptive Eligibility

Determining Eligibility

▶ We have:

- ▶ Reviewed the PE-1 SSL
- ▶ Determined household composition
- ▶ Determined household income
- ▶ Reviewed and completed the PE-2 Worksheet
- ▶ Reviewed the approval notice PE-3 MO HealthNet Presumptive Eligibility Authorization



Determining Presumptive Eligibility

Determining Eligibility

What happens after eligibility is determined?

- ▶ If individual meets all requirements
- ▶ If individual does not meet all requirements



Determining Presumptive Eligibility

Determining Eligibility

- ▶ **If individual meets all requirements:**
 - ▶ Provide the individual a completed authorization form (PE-3).
 - ▶ The PE-3 is used to obtain covered medical services for the identified individual(s) from an enrolled MO HealthNet fee-for-service provider.
 - ▶ Notify the individual/family of the PE coverage period
 - ▶ If you haven't already done so, assist the individual in completing the on-line, telephone, or paper application (IM-1SSL) and advise individual that if a paper application is completed it will be sent to the FSD for a formal determination of on-going eligibility for MO HealthNet coverage.
 - ▶ If eligible for on-going coverage, a white, plastic "MO HealthNet" card is sent to individual(s).
 - ▶ Submit PE application and supporting documents to FSD



Determining Presumptive Eligibility

Determining Eligibility

- ▶ **If individual does not meet all requirements:**
 - ▶ Provide the individual/family a copy of the signed PE-2 Worksheet, including the reason the individual(s) is ineligible for presumptive MO HealthNet.
 - ▶ Assist the individual in completing the on-line, telephone, or paper (IM-1SSL) application. Advise individual that if a paper application is completed it will be sent to the FSD for a formal determination of on-going eligibility for MO HealthNet coverage.
 - ▶ Submit PE application and supporting documents to FSD



Submit Application for PE

- ▶ Once a determination has been made -

- ▶ **If eligible:**

- ▶ Send the following forms to the FSD the same or next day so it is received by FSD within five (5) working days of the determination:
 - ☐ Presumptive Eligibility Application form (PE-1SSL)
 - ☐ Family MO HealthNet application (IM-1SSL) if completed.
NOTE: If an application was submitted, indicate how it was submitted at the top of the PE-2 Worksheet
 - ☐ Copy of Presumptive Eligibility Determination (PE-2 Worksheet)
 - ☐ Copy of the MO HealthNet Presumptive Eligibility Authorization (PE-3)
 - ☐ Any other documentation submitted by the individual
 - ☐ Maintain copies of all forms used in determination process for 5 years



Submit Application for PE

- ▶ **If ineligible:**

- ▶ Send the PE-1SSL, signed PE-2 Worksheet, and any other documents the same or next day so it is received by FSD within five (5) working days of the determination
- ▶ Maintain copies of all forms used in determination process for 5 years



Submit Application for PE

- ▶ PE Documents may be submitted to the FSD with PE or Presumptive Eligibility in the “subject” or “attention to” lines by:
 - ▶ email at FSD.MEDES@dss.mo.gov; or
 - ▶ fax to (573) 751-0282.

PE Determination Checklist

- ☐ 1. Verify applicant is not currently enrolled in MO HealthNet by checking eMOMED;
- ☐ 2. Verify through eMOMED that applicant has not received PE within the last 12 months
- ☐ 3. Assist individual in completing the PE-1SSL application;
- ☐ 4. Determine MAGI household;
- ☐ 5. Calculate the applicant's household income;
- ☐ 6. Provide applicant with written notice of eligibility;
- ☐ 7. Explain PE benefits and coverage span for those eligible;
- ☐ 8. Assist applicant with completing and submitting the regular MO HealthNet application; and
- ☐ 9. Send appropriate forms to the Family Support Division within five working days.



Review/Conclusion



In this training, we covered the following:

- ▶ Overview of the Presumptive Eligibility Program
- ▶ How Qualified Entities can participate in PE
- ▶ Who is Eligible to Enroll in MO HealthNet through PE? What are the Benefits
- ▶ Determining Eligibility
 - ▶ Terms and Definitions
 - ▶ Eligibility Requirements
 - ▶ Household Composition
 - ▶ Income Determination
- ▶ Submitting applications for PE individual(s)

Questions / Comments



What questions/comments do
you have?

Contact information for Providers

- ▶ **MO HealthNet Division (MHD) Provider Communications:** 573-751-2896
- ▶ **MHD Provider Participant page:** <http://dss.mo.gov/mhd/providers/>
(Benefit Matrix and Puzzled by the Terminology? are found on this page under General Information.
- ▶ **Provider Education Unit email:** MHD.PROVTRAIN@dss.mo.gov
- ▶ **Family Support Division (FSD) Program and Policy Unit for Eligibility Questions:**
COLE.MHNPOLICY@dss.mo.gov
- ▶ **FSD Information Center:** 855-373-4636 (available M-F 7:30 am – 5:30 pm)
- ▶ **Submitting PE determinations and documentation**
 - By email: FSD.MEDES@dss.mo.gov (Subject line – PE or Presumptive Eligibility)
 - By fax: (573) 751-0282 (Attention to - PE or Presumptive Eligibility)
- ▶ **Regular MO HealthNet Applications may be submitted in one of the following ways:**
 - On-line - www.mydss.mo.gov
 - By telephone – (855) 373-9994
 - With a paper application (IM-1SSL) in-person, by mail, or dropped off at a local office or resource center.