COVERAGE GROUPS

- Affordable Care Act (ACA) Coverage Groups
 - Healthy Montana Kids Plus (HMK Plus)
 - Healthy Montana Kids (HMK)
 - Parent/Caretaker Relatives
 - Pregnant Women
 - Adults ages 19-64
 - Former Foster Care Children
 - Department of Corrections

COVERAGE GROUPS CONTINUED

- Family Coverage Groups
 - Family Medically Needy
 - Parent/Caretaker Relative is not eligible for coverage under this program
 - Has a spend down
 - Child Medically Needy
 - Has a spend down
 - Qualified Pregnant Woman
 - Has a spend down
 - Breast and Cervical Cancer
 - Foster Care and Subsidized Adoption

COVERAGE GROUPS CONTINUED

- Aged, Blind, and Disabled (ABD)
 - Medicare Savings Programs (MSP)
 - Qualified Medicare Beneficiary (QMB)
 - Specified Low-Income Medicare Beneficiary (SLMB)
 - Qualifying Individuals (QI)
 - Recipients of SSI Cash Assistance
 - Categorically Needy
 - No spend down
 - Medically Needy
 - Has spend down
 - Nursing Home Residents
 - Workers with Disabilities (MWD)
 - Has a cost share
 - Home and Community Base Services Waiver

INCOME STANDARDS/LEVELS

- Income Standards/Levels vary by coverage group and are based on Federal Poverty Levels (FPL)
 - 133% FPL to cover adults and parents/caretaker relatives
 - 143% FPL to cover children HMK Plus
 - 261% FPL to cover children HMK
 - 157% FPL to cover pregnant women
 - 250% FPL to cover individuals with breast and cervical cancer and Workers with Disabilities (MWD)
 - Many Medicaid programs don't really have an income limit. If the person's income exceeds the SSI standards, they can still access Medicaid by "spending down" their income in a manner similar to having a deductible on a traditional health insurance plan.
 - ABD Categorically Needy has an income standard of \$841 for an individual and \$1261 for a couple. If the individual's income exceeds the appropriate standard, they are tested against the Medically Needy standard of \$525. If income is over the \$525 after deductions, then the amount over the standard is the spend down.

INCOME ELIGIBILITY

- For the ACA programs
 - Modified Adjusted Gross Income (MAGI)
 - Based on IRS rules for counting income
 - Line II of the 1040 tax form
 - Taxable income and non-taxable income
 - Wages, unemployment, work study taxable income = countable income
 - Add in social security, interest, and foreign income
 - Child support, workman's compensation non-taxable = excluded income
 - Countable Native American income will be gaming income as this income is taxable
 - Expenses
 - Student loan interest deduction
 - IRA deduction
 - The expenses shown on slide 9 are the only deductions along with a 5% disregard given for those on the ACA programs.
 - Self-attestation (client statement) is accepted as verification at initial application

§ 1040		urtment of the Treasury—Internal Revenue Ser S. Individual Income Ta		(99) turn	202	1	OMB No. 1545	-0074	IRS Use Only-	-Do not wri	te or staple	in this space.
Filing Status Check only one box.	If yo	Single Married filing jointly u checked the MFS box, enter the on is a child but not your dependent	name o									
Your first name	and mi	ddle initial	Last r	name						Your soc	ial securit	ty number
Minima and and		first name and middle initial	Lastr							<u> </u>		curity number
ii joint return, s	pouse s	ilist harrie and middle initial	Lasti	larrie						Spouse s	social sec	curity number
Home address	(numbe	r and street). If you have a P.O. box, se	e instruc	tions.				\neg	Apt. no.	Presiden	tial Election	on Campaign
								, Ш			ere if you,	or your itly, want \$3
City, town, or p	ost offic	ce. If you have a foreign address, also o	omplete	spaces be	elow.	Sta	ite	ZIP c	ode	to go to t	his fund.	Checking a
Foreign country	/ name			Foreign p	rovince/state/	coun	tv	Forei			w will not or refund.	
							-,				You	Spouse
At any time du	ring 20	21, did you receive, sell, exchange	, or oth	nerwise di	ispose of an	y fina	ancial interest i	in any	virtual curren	cy?	Yes	□ No
Standard	Som	eone can claim: You as a d	epende	nt 🔲	Your spous	e as	a dependent					
Deduction		Spouse itemizes on a separate retu	m or yo	ou were a	dual-status	alier	1					
Age/Blindness	Age/Blindness You: Were born before January 2, 1957 Are blind Spouse: Was born before January 2, 1957 Is blind											
Dependents	s (see	instructions):		(2)	Social security	,	(3) Relationsh	nip	(4) 🗸 if qua	alifies for	(see instru	ctions):
If more	(1) Fi	rst name Last name		+	number		to you	\rightarrow	Child tax cre	edit C	redit for ot	her dependents
than four dependents,								\rightarrow		-		
see instructions and check	s ——			+				-		-		
here >										-	i	
	1	Wages, salaries, tips, etc. Attach	Form(s) W-2 .						1		
Attach Sch. B if	2a	Tax-exempt interest	2a							2b		
required.	3a 4a	Qualified dividends	3a 4a	2 Gramary arradinas :						3b 4b	-	
	5a	Pensions and annuities	5a				axable amoun			5b		
Standard	6a	Social security benefits	6a			_	axable amoun			6b		
Deduction for—	7	Capital gain or (loss). Attach Scho	edule D	if require	d. If not requ	uired	, check here		🕨 🗀	7		
Single or Married filing	8	Other income from Schedule 1, li	ne 10							8		
separately, \$12,550	9	Add lines 1, 2b, 3b, 4b, 5b, 6b, 7,		_	our total inc	ome			🕨	9		
Married filing jointly or	10	Adjustments to income from Sch						-		10	-	
Qualifying widow(er),	11 12a	Subtract line 10 from line 9. This Standard deduction or itemized	-	_			12:	a i		11		
\$25,100 • Head of	b	Charitable contributions if you take				_		_		_	l .	
household, \$18,800	c	Add lines 12a and 12b								12c		
If you checked any box under	13	Qualified business income deduc	tion fro	m Form 8	8995 or Form	899	95-A			13		
Standard Deduction,	14	Add lines 12c and 13								14		
see instructions.	15	Taxable income. Subtract line 1-	from I	ine 11. lf	zero or less,	ente	er-0	-		15		
For Disclosure,	Privacy	Act, and Paperwork Reduction Act	Notice,	see separa	ate instruction	ns.		Cat.	No. 11320B		Form	1040 (2021)

Form 1040 (2021)								Page		
	16	Tax (see instructions). Check	if any from Form	(s): 1 🔲 881-	4 2 🗌 4972	3 🗌		16			
	17	Amount from Schedule 2, lin	e3					17			
	18	Add lines 16 and 17						18			
	19	Nonrefundable child tax cred	dit or credit for o	ther depender	nts from Schedule	8812		19			
	20	Amount from Schedule 3, lin	e8					20			
	21	Add lines 19 and 20						21			
	22	Subtract line 21 from line 18	. If zero or less,	enter -0				22			
	23	Other taxes, including self-er	mployment tax,	from Schedule	2, line 21			23			
	24	Add lines 22 and 23. This is	your total tax					24			
	25	Federal income tax withheld	from:								
	а	Form(s) W-2				25a					
	ь	Form(s) 1099				25b		1			
	c	Other forms (see instructions	s)			25c		1			
	d	Add lines 25a through 25c						25d			
	26	2021 estimated tax payment	s and amount a	pplied from 20	20 return			26			
f you have a L qualifying child,	27a	Earned income credit (EIC)				27a					
attach Sch. EIC.		Check here if you were by January 2, 2004, and you	oorn after Janu satisfy all the	ary 1, 1998, e other requi	and before rements for						
		taxpayers who are at least a	_		structions				I		
	ь	Nontaxable combat pay elec				1 1					
	C	Prior year (2019) earned inco		. 27c							
	28	Refundable child tax credit or				28		_			
	29	American opportunity credit				29		_			
	30	Recovery rebate credit. See				30		_			
	31	Amount from Schedule 3, lin				31					
	32	Add lines 27a and 28 throug	32								
	33	Add lines 25d, 26, and 32. T						33			
Refund	34	If line 33 is more than line 24						34			
	35a	Amount of line 34 you want i	refunded to you	. If Form 8888			- □	35a			
Direct deposit? See instructions.	► b	Routing number			► c Type:	Checking	Savings				
see misu octions.	► d	Account number									
	36	Amount of line 34 you want a				36					
Amount	37	Amount you owe. Subtract						37			
You Owe	38	Estimated tax penalty (see in	nstructions) .		<u> </u>	38					
Third Party Designee	ins	you want to allow another tructions	person to disc	cuss this return	n with the IRS?	Yes. C	omplete l		□ No		
		ne 🕨		no.			ber (PIN)				
Sign	Unc	der penalties of perjury, I declare ti	hat I have examine	ed this return and	accompanying sch	edules and stateme	nts, and to	the bes	st of my knowledge a		
Here	beli	ef, they are true, correct, and com	plete. Declaration of	of preparer (other	r than taxpayer) is ba	sed on all informati	on of which	h prepar	er has any knowledge		
nere	You	ur signature		Date	Your occupation	If the	e IRS ser	nt you an Identity			
									Protection PIN, enter it here (see inst.)		
loint return? See instructions.	S	unale signature. If a injut seture b	and the second sizes	Date	Spouse's occupati		_				
eep a copy for	Spo	ouse's signature. If a joint return, b	Date	on		If the IRS sent your spouse an Identity Protection PIN, enter					
our records.							(see	inst.) 🟲			
	Pho	one no.		Email address			•				
	Pre	parer's name	Preparer's signat	ure		Date	PTIN		Check if:		
Paid						I			Self-employed		
Preparer	Fire	n's name ▶				•	Pho	ne no.			
Use Only		n's address ▶					_	's EIN •			

	Additional Income and Adjustments	to I	ncom	1e	_	MB No. 1545-0074
epartm	► Attach to Form 1040, 1040-SR, or 1040-Nevenue Service Go to www.irs.gov/Form1040 for instructions and the I	IR.			4	2021 Attachment Sequence No. 01
	(s) shown on Form 1040, 1040-SR, or 1040-NR			Your so		security number
Par	t I Additional Income					
1	Taxable refunds, credits, or offsets of state and local income tax	es.			1	
2a	Alimony received				2a	
ь	Date of original divorce or separation agreement (see instructions)	>				
3	Business income or (loss). Attach Schedule C				3	
4	Other gains or (losses). Attach Form 4797				4	
5	Rental real estate, royalties, partnerships, S corporations,	trusts,	etc.	Attach		
_	Schedule E				6	
6	Farm income or (loss). Attach Schedule F				_	
7	Unemployment compensation	1	i		7	
8	Other income:		,	,		
a	Net operating loss	8a 8b			4	
ь	Gambling income	86			1	
c	Cancellation of debt		,		-	
d		8d			4	
e	Taxable Health Savings Account distribution	8e			-	
T	Alaska Permanent Fund dividends	8f			+	
g	Jury duty pay	8g			+	
n	Prizes and awards	8h			+	
!	Activity not engaged in for profit income	8i			-	
J	Stock options	8j			-	
K	the rental for profit but were not in the business of renting such					
	property	8k				
1	Olympic and Paralympic medals and USOC prize money (see instructions)	81				
m	Section 951(a) inclusion (see instructions)	8m				
n		8n				
0	Section 461(I) excess business loss adjustment	80				
р	Taxable distributions from an ABLE account (see instructions) .	8p				
z						
		8z				
9	Total other income. Add lines 8a through 8z				9	
0	Combine lines 1 through 7 and 9. Enter here and on Form	1040,	1040-	-SR, or	10	

Par	Adjustments to income			
11	Educator expenses		11	
12	Certain business expenses of reservists, performing artists, and fee- officials. Attach Form 2106	basis government	12	
13	Health savings account deduction. Attach Form 8889		13	
14	Moving expenses for members of the Armed Forces. Attach Form	3903	14	
15	Deductible part of self-employment tax. Attach Schedule SE		15	
16	Self-employed SEP, SIMPLE, and qualified plans		16	
17	Self-employed health insurance deduction		17	
18	Penalty on early withdrawal of savings		18	
19a	Alimony paid		19a	
b	Recipient's SSN			
c	Date of original divorce or separation agreement (see instructions)			
20	IRA deduction		20	
21	Student loan interest deduction		21	
22	Reserved for future use		22	
23	Archer MSA deduction		23	
24	Other adjustments:			
a	Jury duty pay (see instructions)	24a		
ь	Deductible expenses related to income reported on line 8k from the rental of personal property engaged in for profit	24b		
c	Nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8l	24c		
d	Reforestation amortization and expenses	24d		
e	Repayment of supplemental unemployment benefits under the Trade Act of 1974	24e		
f	Contributions to section 501(c)(18)(D) pension plans	24f		
g	Contributions by certain chaplains to section 403(b) plans	24g		
h	Attorney fees and court costs for actions involving certain unlawful discrimination claims (see instructions)	24h		
i	Attorney fees and court costs you paid in connection with an award from the IRS for information you provided that helped the IRS detect tax law violations	24i		
j	Housing deduction from Form 2555	24j]	
k	Excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041)	24k		
z	Other adjustments. List type and amount ▶	24z		
25	Total other adjustments. Add lines 24a through 24z		25	
26	Add lines 11 through 23 and 25. These are your adjustments t here and on Form 1040 or 1040-SR, line 10, or Form 1040-NR, line		26	

- For Family Medicaid and ABD
 - Based on the household's current and prospective circumstances
 - Income is divided into two categories
 - Earned income such as wages, salaries, and net earnings from self-employment
 - Unearned income such as unemployment, child support, workman's compensation
 - Native American Income
 - Excluded: per capita, payments derived from leases or other uses of individual-owned trust or restricted lands up to \$2,000.00, Cobell settlement,
 Nez Perce settlement, Land Buy Back
 - Countable: Bureau of Indian Affairs (BIA) payments; unless otherwise excluded, Tribal payments unless otherwise excluded, gaming income, Keepseagle vs Vilsack payments
 - Payments of up to \$2000 per individual per calendar year which are derived from leases or other uses of **individually-owned** trust or restricted lands. All payments received by an individual during the calendar year will be applied toward the \$2000 exclusion, regardless of whether the individual was eligible or applying for Medicaid in the month of receipt. Amounts in excess of \$2000 per year are countable in the month(s) received.
 - Exception is Cobell and Nez Perce settlement and the Land Buy Back these are excluded in their entirety
 - Gaming income is countable in full, there is not a \$2,000 exclusion
 - Disregards subtracted from income if passes the gross monthly income test
 - Work disregard
 - Court-ordered child support and/or alimony
 - Dependent care expense

RESOURCES/ASSETS

- ACA Medicaid excluded
- Aged, Blind, Disabled (ABD)
 - **\$2,000** individual
 - **\$3,000** couple
- Medicaid Workers w/Disabilities (MWD)
 - \$15,000 individual
 - **\$30,000** couple
- Medicare Savings Programs (MSP)
 - **\$8,400** individual
 - **\$12,600** couple
- Family Medicaid
 - **\$3,000**

RESOURCES/ASSETS

- Countable Native American Resources
 - Any countable payments that are retained: gaming income, Keepseagle vs Vilsack payment, BIA payments, Fee patent land
- Excluded Native American Resources
 - Any excluded payments that are retained: Senior Benefit payments, Cobell settlements, Nez Perce settlements, Land Buy Back, first purchase made with excluded Native American funds
 - Excluded funds can accumulate in an account and the total amount of the excluded funds would remain excluded, regardless of how long the funds remain in the account. For example, an individual receives \$2300 per year in lease income from individually owned trust lands. The first \$2000 per year is excluded. The individual could retain three years' (or more) of this income (total \$6900) in his/her account and in this example, \$6000 would be excluded, as it was excluded when received. The remaining \$900 would be countable toward the resource limit. There is no limit to the length of time an individual can retain excluded funds, or the length of time excluded funds remain excluded. They retain exclusion status as long as they are clearly identifiable.
 - Cobell and Nez Perce settlements and the Land Buy Back are excluded in their entirety.

FILING UNITS/HOUSEHOLD COMPOSITION

- ACA Medicaid
 - Based on IRS tax filing rules
 - Does the individual expect to file taxes or be claimed as a dependent
 - Does the individual live with a spouse
 - Does dependent meet an exception (3 exceptions)
 - Claimed as a dependent by someone other than their natural, adoptive, or step-parent
 - Non-custodial parent claims them on their taxes
 - Lives with both parents, but parents don't file jointly
- Family Medicaid
 - Based on marriage and parentage
- ABD Medicaid
 - Individual or couple
 - If the individual or couple as children, the children's income and resources are not considered available to the parent and therefore the children are not included in the filing unit

CONTINUOUS ELIGIBILITY

For ACA Medicaid

- All programs have a 12 months of continuous eligibility
 - Income and/or household composition changes will not affect the individual's current eligibility unless they request we
 recalculate their benefits.

Exceptions

- These will cause a change to the 12-month continuous eligibility period, such as closure
 - Individual moves out of state
 - Individual requests termination of their benefits
 - Individual cannot be located mail is being returned

CHANGE REPORTING

• Changes must be reported within 10 days of the knowledge of the change. Regardless of whether the income/resource is excluded or countable, it must be reported.

TAX PAYER INTEGRITY FEE

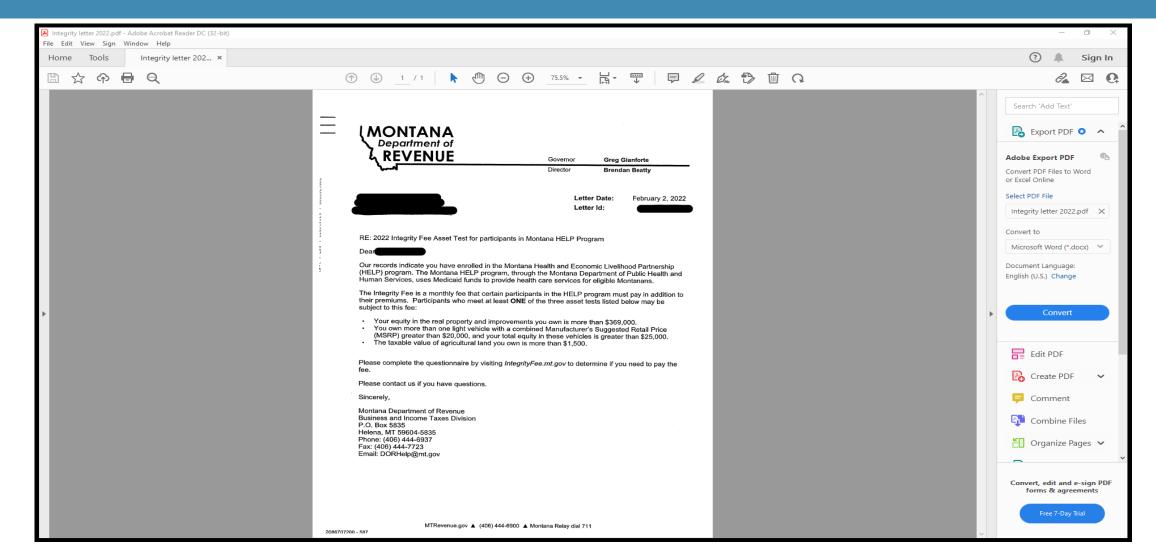
What is the integrity fee?

• The integrity fee is a part of the HELP Act as well as the new Expansion Bill that was passed by the last Legislative session. It assesses a fee on individuals that are receiving or have received Medicaid Expansion benefits (ACA Adult and/or ACA Adult Medicaid).

What is the fee based on?

• The fee is based on real property, vehicles, and agricultural land that exceed particular values. The Department of Revenue runs an asset check on all Expansion individuals and will send out integrity fee letters. These letters instruct the individual on the integrity fee, where to go to complete the questionnaire, and the number to call for questions.

TAX PAYER INTEGRITY FEE



CHANGES COMING TO MEDICAID

- As of December 31, 2022 we are no longer allowed to charge premiums for health coverage per direction from CMS.
- Certifi is the company that handles all premium invoices and payments for the Department, and they will be handling the messaging to clients.
- The following language has been added to the Premium Payment Portal and will be included in the October, November, and December payment invoices:
- Effective December 31, 2022, the Department of Public Health and Human Services will no longer be invoicing the HELP Premium Payments. The December invoice will be the last premium payment you owe.
- If you have any questions, please contact:
- Premium, 1-866-471-9621
- Eligibility, 1-888-706-1535 and choose the HCU options of 0,1,3,1,3

CHANGES COMING TO MEDICAID

<u>Definition</u>: Continuous medical coverage even if the family/individual experiences a change that would otherwise impact eligibility; typically, continuous eligibility spans 12-months

Changes:

Group	Continuous Eligibility Prior to the PHE	Continuous Eligibility Post PHE
Children (age 18 and under	• Yes	• Yes
 Adults (19+) (Medicaid Expansion, PCR, Family Medicaid) 	• Yes	• No
Adults (18+) SDMI	• Yes	• Yes
Aged, Blind, Disabled	• No	• No

END OF THE PUBLIC HEALTH EMERGENCY

How you can help

- What You Can Do NOW
 - Help prepare educate Medicaid and HMK enrollees about the upcoming changes and prepare them for the renewal process. This includes making sure that enrollees have updated their contact information with the DPHHS OPA and are aware that they need to act when they receive a letter from DPHHS OPA about completing a renewal form.
- Key Messages for Partners to Share
 - NOW: Update your contact information—Make sure DPHHS OPA has your current mailing address, phone number, email,
 or other contact information. This way, they'll be able to contact you about your Medicaid or HMK coverage.
 - Future: Check your mail— DPHHS OPA will mail you a letter about your Medicaid or HMK coverage. This letter will also let you know if you need to complete a renewal form to see if you still qualify for Medicaid or HMK.
 - Complete your renewal form (if you get one) —Fill out the form and return it to DPHHS OPA right away to help avoid a gap in your Medicaid or HMK coverage.

SCREENINGTOOL

	There is no	esource te	SUIDI ACA M	edicaid & :	\$3000.00 Re	esource rest	IOI NOII-AC	CA Famili	y Reia	itea Pro	ograms					
	Parent/Car	etaker Re	lative	1		Non-ACA	A Family Me	edically	Need	v Inco	me Level			ACA Adult	/ ACA Adult	Medicaid
	HH Size			1			HH Size			Vet				HH Size		
	1	272		1			1			525				1	1.506	
	2	366		1			2			525				2	2,029	
	3	461					3			658				3	2.553	
	4	555					4			792				4	3.076	
	5	649					5			925				5	3,599	
	6	744					6			.058				6	4,122	
	7	838					7			.192				7	4.645	
	8	933					8			,317				8	5,168	
	Effective 0							ective 07/		,011		•			Effective 4/2	2022
	ACA Pre	gnancy	1		ACA H	IMK Plus a	ge 0-19				ACA HMK					
	HH Size	Standard	1		HH Size		Standard		Far	nily Siz	re	Sta	ndard			
	1	1,778	ĺ		1		1,620			1		2	2,956			
	2	2,396	<u> </u>		2		2,182			2			3,982			
	3	3,013	1		3		2,744			3			5,009			
	4	3,631			4		3,307			4			5,036			
	5	4,248			5		3,869			5			7,062			
	6	4,886			6		4,432			6			3,089			
	7	5,483			7		4,994			7			9,115			
	8	6,101	4		8		5,557			8			0,115			
	Effective	04/2022			-	Effective 04/2	022			E	ffective 04/20	122				
		MEDIC	CAID STAN	IDARDS	AGED.	BLIND, DI	SABLED	(ABD)								
HH Size	Cat.Needy		Med.Needy		QMB	SLMB	QI	Ì		/WD R	esource	1				
1	841		525		1133	1359	1529		Ind	vidual	15,000					
2	1261		525		1526	1831	2060		Cou	ıple	30,000					
Effectiv	e 1/1/2014	E	ffective 07/20	01		Effective 04	/2022				Effective 7/	1/20	15			
	Limit Cat Nee					imit: QMB, SL										
	\$2,000.00		\$3,000.00			\$ 8,400					st Share					
1/1/2022	Medicare Par					\$ 12,600							2,832			
	Part A	Deductible	\$1,556.00		Effective 4	1/01/2022	Couple				\$ 3,052		3,815			
							Cost Share	\$ 3	5 \$	67		\$	135	I .		
									1	Effective	e 04/2022					

SCREENTOOLS

