

MANUAL MATERIAL TRANSMISSION WV INCOME MAINTENANCE MANUAL

DATE: January 1, 2009 **CHANGE NUMBER:** 530

TO: ALL INCOME MAINTENANCE MANUAL HOLDERS

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This change was made to add policy and procedures to further increase the WV CHIP Premium Expansion coverage group to include income groups (IGs) with gross income less than or equal to 250% of the Federal Poverty Level. Those eligible pay a monthly premium and co-pays for the health insurance coverage.

Once RAPIDS determines the applicant is ineligible for WV CHIP for the sole reason of having net income in excess of 200% FPL, the Worker evaluates the child for WV CHIP Premium Expansion by manually adding the gross earned and gross unearned income of the IG to determine if the total gross income is less than or equal to 250% FPL. If the gross income exceeds 250% FPL, the application is denied. Once the gross income test is met, income deductions and disregards are applied. The Worker completes the RAPIDS workaround which refers the application to WV CHIP for WV Premium Expansion eligibility determination.

The following changes were made:

Chapter 7

Section 7.1: Age eligibility for WV CHIP was changed to clarify that eligibility ends at age 19. A statement was added to include the various WV CHIP enrollment groups.

Section 7.2: Wording changes were made.

Section 7.2,A: The word financial eligibility was added to note that a client retains financial eligibility for WV CHIP, even if he loses health insurance benefits from WV CHIP/Wells Fargo when annual or lifetime benefits are exhausted. The provider, Calls Plus was changed to WV CHIP Helpline. A correction was made to an incorrect Manual Section referenced.

Section 7.2, D & E: Calls Plus was changed to WV CHIP Helpline. IS&C was changed to West Virginia Office of Technology (WVOT). Procedure was added to address when the CSC receives a PRLA with pay stubs attached that indicate a change, but no change is shown on the form.

Section 7.2, F: The word financial eligibility was added to note that a client retains financial eligibility for WV CHIP even if he loses health insurance benefits from WV CHIP/Wells Fargo when annual or lifetime benefits are exhausted. IS&C was changed to West Virginia Office of Technology (WVOT). An explanation that certain children are exempted from copayments was expanded.

Section 7.3: IS&C was changed to WVOT. Text was moved for clarification.

Section 7.3,A: Being an inmate of a public institution was added as a reason for WV CHIP closure and is consistent with Section 7.14, A.

Section 7.10, C & D: Text and an example were added to clarify that, although alternative budgeting methods are explored, these are used only if they more accurately represent an AG's countable income. Food Stamp references were updated to SNAP.

Section 7.10,E: Text was added to explain that WV CHIP Premium Expansion to 250% FPL includes a gross income test which must be met before earned or unearned income disregards and deductions are applied.

Section 7.10,F: Text was added to explain that when a WV CHIP IG's net income exceeds 200% FPL, the child is evaluated for WV CHIP Premium Expansion.

Section 7.14: Text was added to update WV CHIP Premium Expansion from 220% to 250% FPL. Clarification defining public agency was added. Text was added to include the waiting period for WV CHIP Premium Expansion coverage when health insurance coverage is terminated without good cause.

Section 7.14, E, 1 & 4: Text was added to update WV CHIP Premium Expansion from 220% FPL to 250% FPL and explain how eligibility is determined. Calls Plus was changed to WV CHIP Helpline.

Section 7.15: Accordia was changed to Wells Fargo. Text was added for clarification.

Section 7.16: Calls Plus was changed to WV CHIP Helpline.

Appendix C: The Appendix was updated to indicate the various WV CHIP enrollment groups. The chart was updated to include WV CHIP Premium Expansion from 220% FPL to 250% FPL and how the gross income test is applied.

Chapter 10

Appendix A: The 250% FPL column was updated to include the income limits for up to 10 persons.

Policy questions should be directed to the DFA Economic Services Policy Unit.

RAPIDS questions should be directed to the RAPIDS Help Desk.