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Medicaid Work Incentive

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**NOTE:** The Worker faxes a copy of the enrollment fee notification letter to the contract agency the same day it is issued to the applicant. See Appendix B of this Chapter for the fax number of the contract agency.

If the Worker does not receive notice of the enrollment fee payment within 60 days of the date of the eligibility notice, the AG is denied. The contract agency staff notifies the local office when payment for enrollment fees is returned for insufficient funds.

Upon receipt of the client's enrollment fee, the contract agency faxes notification to the local office

The Worker confirms the AG in following RAPIDS' instructions exactly, coding M-WIN with reason code 707 and Medically-Improved with reason code 708, to assure the benefit is issued.

**NOTE:** Advance payments for future anticipated enrollment fees are not accepted and are returned by the contract agency.

**EXAMPLE:** Julie Schoonover pays her \$50.00 enrollment fee. The contract agency faxes the Worker notification of her payment of the enrollment fee. Before the Worker confirms the AG, Julie contacts her explaining she found enough old medical bills to meet a spenddown. She requests SSI-Related Medicaid rather than M-WIN. Since she has no other medical bills remaining, she requests the contract agency retain her enrollment fee to apply against a future M-WIN period of eligibility. Ms. Schoonover does not know if she will incur additional medical bills in the next 6 months or that she will be working. The contract agency refunds her enrollment fee.

**NOTE:** Effective March 1, 2009, once an enrollment fee is paid and the M-WIN benefit received, enrollment fee payments are not refunded by the contract agency. See EXCEPTION below.

**EXAMPLE:** Same situation as above except Julie contacts her Worker after the AG is confirmed and the M-WIN benefit issued. Since the Worker explained the advantages of both M-WIN and SSI-Related Medicaid, documented Julie's choice of M-WIN, and she received the M-WIN benefit, no refund is given or retained by the contract agency.

**EXCEPTION:** Only when payment of an enrollment fee occurs solely due to an agency error, with the approval of and at the request of the DFA Economic Services Policy Unit, can the contract agency reimburse the client.

**EXAMPLE:** Same situation as in the example above. The Worker failed to explain that Julie was potentially eligible for both M-WIN and SSI-Related Medicaid. Julie learns she would not have a monthly premium if she had chosen SSI-Related Medicaid. She had old medical bills that had never been used to meet a spenddown. Since the Worker failed to follow **policy requirement regarding the content of the interview found in Section 23.3**, the enrollment fee was paid as a result of an agency error. The DFA Economic Services Policy Unit contacts the contract agency and requests reimbursement.

When the enrollment fee is paid, the 1<sup>st</sup> month's premium is waived.

**NOTE:** Except in the case of agency error, the enrollment fee must be paid each time the individual loses coverage under this program for any reason. This includes, but is not limited to, non-payment of the monthly premium, failure to complete a redetermination of eligibility or voluntary disenrollment. When an enrollment fee payment is returned for insufficient funds, this is considered as non-payment.

In the following and subsequent months, the premium payment is required for continued enrollment.

## 2. Monthly Premium Payments

When the enrollment fee is paid, the 1<sup>st</sup> month's premium is waived. The following and subsequent months require a premium payment for enrollment to continue.

**NOTE:** Effective March 1, 2009, once a monthly premium payment is paid and the M-WIN benefit received, premium payments are not refunded by the contract agency. The M-WIN coverage group operates similarly to a health insurance plan with premiums not refunded when the benefit was received.

**EXCEPTION:** Only when payment of a monthly premium occurs due to an agency error, with the approval of, and at the request of the DFA Economic Services Policy Unit, can the contract agency reimburse the applicant.

### a. Premium Payment Notification

Upon payment of the enrollment fee, the 1<sup>st</sup> month premium is waived. The following and subsequent months require a premium payment for enrollment to continue.