

## **Issue 8: INSIDER'S EDGE: Medicaid Coverage Collapses!**

Medicaid Marge here. Ok, so I may have left one key word out of my subject line this time in a shameless ploy to get you to open my e-mail. (TRUE CONFESSION: What can I say, I'm lonely! I like seeing you. You really should stop by more often.)

Anyway, today, I've got the INSIDER'S EDGE on the collapsed coverage *categories* in store for January 2014. I bet you won't stay grumpy that I tricked you for long, because what I'm about to tell you is going to make YOUR LIFE SO MUCH EASIER! That's right, mysterious MAGI (modified adjusted gross income) is back from last time and looking better than ever!

Remember, under the ACA, state-specific and circumstance-specific disregards are getting tossed to the curb. All applicants receive an automatic 5% disregard, so anyone up to 138% of the federal poverty level (FPL) will qualify for Medicaid. Instead, modified adjusted gross income (MAGI) will be used for eligibility determinations for most people. So who's getting impacted by MAGI?

- **Same income levels will continue to apply:**
  - **Pregnant women: ≤250% FPL**
  - **Children—MCHP: <200% FPL, MCHP Premium: 200%-300% FPL**
- **Coverage expanded up to 138% FPL:**
  - **Parents/caretakers**
  - **Childless adults (19-64)**

Due to all these changes, DHMH is collapsing some eligibility categories and creating new ones for childless adults and former foster care children. As a savvy Insider, want some more details? Ask and you shall receive! Need a refresher on the current coverage groups, [click here](#). Here's a closer look at the coverage groups that will be collapsing or changing in 2014. Don't forget that for income groups using MAGI, all applicants receive an automatic 5% disregard.

### **Children**

- \*P06 Newborns of Eligible Mothers and children under 1 year old, up to 185% FPL
- \*P07 Children 1 up to 19 years old, up to 133% FPL
- \*F98 Children 19 & 20 years old, up to 133% FPL
- \*P13 Title XXI MCHP, Child 1 up to 19 years old, 133-185% FPL
- \*P14 Title XXI MCHP, Child under 19 years old, 185-200% FPL

### **Maryland Children's Health Program (MCHP) Premium**

- \*D02 MCHP Premium, 200-250% FPL
- \*D04 MCHP Premium, 250-300% FPL

### **Parents**

- \*F02 Post TCA Extension – Parent/Primary Caretakers
- \*F05 FAC – Parents/Primary Caretakers, up to 116% FPL
- \*A03 New, Parents and Caretaker Relatives, 116-133% FPL

### **Pregnant Women**

\*P02 Pregnant Women up to 185% FPL

\*P11 Pregnant Women 185-250% FPL

### **Childless Adults**

\*A01 Single Childless Adults up to 65, up to 133% FPL, Former PAC enrollees

\*A02 Single Childless Adults up to 65, up to 133% FPL

### **Foster Care & Subsidized Adoptions**

\*E01 IV-E or SSI, Foster Care or Subsidized Adoptions

\*E02 Non-IV-e, Foster Care or Special Needs Subsidized Adoption & Subsidized Guardianship

E03 State Funded Foster Care

E04 State Funded Subsidized Adoptions & Subsidized Guardianship

\*E05 Former Foster Care up to 26 years old

### **Aged, Blind or Disabled (ABD)**

\*A04 Disabled Childless Adults, ≤\$350/month

After the holiday weekend, we will learn even more about the media-magnet MAGI and look at how this new method will affect applicants compared to today's eligibility rules. If you have questions in the meantime, send them my way to [dhmh.medicaidmarge@maryland.gov](mailto:dhmh.medicaidmarge@maryland.gov) and you may see your answer in a future edition of INSIDER'S EDGE.