

Income Guide for MC+ Medical Assistance Programs for Families

Missouri offers Medicaid/MC+ medical assistance programs for children, parents, and pregnant women who meet income guidelines and other eligibility criteria.

For children

- Children who are Missouri residents may be eligible for no-cost coverage if:
 - they are under age 19;
 - they have (or have applied for) a Social Security number; and
 - family income is below the following amounts.

Maximum Monthly Income Per Family Size (after allowable deductions)					
Age category	Family size ⇨	2	3	4	5
Under age 1		\$2,111	\$2,648	\$3,184	\$3,721
Ages 1-5		\$1,518	\$1,904	\$2,289	\$2,675
Ages 6-18		\$1,141	\$1,431	\$1,721	\$2,011

- Children in families with a higher income may be eligible for no-cost coverage through another MC+ program with additional requirements. These include:
 - been uninsured for 6 months or more (some exceptions apply);
 - family net worth less than \$250,000; and
 - family income is below the following amounts.

Family size	2	3	4	5
Maximum Monthly Income (no income deductions apply)	\$1,712	\$2,147	\$2,582	\$3,017

- Children in families with incomes higher than these may also be eligible for MC+. These families must pay monthly premiums for their children's coverage.

Please see other side for income & monthly premium information for this group.

For parents of eligible children Family income must be below the following amounts.

Family Size	2	3	4	5
Maximum Monthly Income (after allowable deductions)	\$234	\$292	\$342	\$388

For pregnant women Includes sixty-day postpartum coverage.

- The unborn child is counted in family size when determining eligibility for the pregnant woman.
- Family income must be below the following amounts.

Family Size	2	3	4	5
Maximum Monthly Income (after allowable deductions)	\$2,111	\$2,648	\$3,184	\$3,721

Certain types of expenses, such as child care and work expenses, may not count against the income limit. Also, some family members' income may not count against the income limit.

This is just a guide. You may be eligible, so please apply!

For information and an application...

Call 1-877- KIDS-NOW (877-543-7669) or go to www.mcplus.org

Materials provided by the MC+ Statewide Coalition.

For information on the Coalition or to order/access materials go to www.mcplus.org
Income guidelines on front were updated April 1, 2007 and are in effect until March 31, 2008.

MC+ Monthly Premiums

Families that have to pay monthly premiums will get a letter from the Missouri Department of Social Services. It will tell them how much to pay each month. Once the first premium is paid, a premium payment invoice (bill) will be sent each month.

- ✓ Premiums are between \$12.00 and \$294.00 a month, depending on family size and income. The premium includes all children in the family that are in a premium group. Families will pay no more than 5% of their annual income for premiums in a year. If out-of-pocket expenses reach the 5% limit, the family will not have to pay the premium for the rest of the year.
- ✓ It is very important to pay the premium on time or the child's MC+ coverage may stop.
- ✓ If family size or income changes, the premium amount may change, too. Families need to call their Family Support Eligibility Specialist right away if there are any changes to report.

There's a great way to be sure the premium payment gets in on time. The bank can automatically take the payment out of the family's checking account each month. It's easy and safe! Family Support Eligibility Specialist can help explain how to do this. The Automatic Withdrawal Authorization Form for MC+ insurance premiums is on the internet at <http://www.dss.missouri.gov/dms/recipients/pdf/awa-mc.pdf> .

If you have questions about premiums:

- ✓ Contact your eligibility specialist at your local Family Support Office
- ✓ Get answers to many questions at <http://www.dss.missouri.gov/dms/faq/pages/faqrecip3.htm>
- ✓ Call the Premium Collections Unit toll free at **1-877-888-2811**. Tell them the child's Medicaid/MC+ number, and they can help. Call Monday through Friday between 8:00AM and 12:00 noon, and between 12:30 and 4:30 in the afternoon. Leave a message if no one is available to take your call.
- ✓ You may also get help at **1-877-KIDS-NOW (877-543-7669)**.

Here's how to read the chart below to find out how much a family may have to pay:

- ✓ Find the box on the left that has the correct family size. Family size includes parents.
- ✓ Look to the right and find the line that matches your monthly family income.
- ✓ The monthly premium amount is in the next column on that line.

MC+ Monthly Premiums/Payments – Effective July 1, 2007		
Family Size	Monthly Family Income (no income deductions apply)	Premium Amount
1	\$ 1,277.01 to \$ 1,575.00	\$12
	\$ 1,575.01 to \$ 1,915.00	\$39
	\$ 1,915.01 to \$ 2,553.00	\$96
2	\$ 1,712.01 to \$ 2,111.00	\$16
	\$ 2111.01 to \$ 2,567.00	\$52
	\$ 2,567.01 to \$ 3,423.00	\$128
3	\$ 2,147.01 to \$ 2,648.00	\$20
	\$ 2,648.01 to \$ 3,220.00	\$66
	\$ 3,220.01 to \$ 4,293.00	\$161
4	\$ 2,582.01 to \$ 3,184.00	\$24
	\$ 3,184.01 to \$ 3,872.00	\$79
	\$ 3,872.01 to \$ 5,163.00	\$194
5	\$ 3,017.01 to \$ 3,721.00	\$28
	\$ 3,721.01 to \$ 4,525.00	\$92
	\$ 4,525.01 to \$ 6,033.00	\$226
Premium information for larger families is available by calling 1/877-KIDS-NOW		

Some children at the premium income level may not qualify if the Missouri Department of Social Services finds the family has access to affordable insurance. The affordable insurance amount is based on family size and income.