



# Presumptive Eligibility for Pregnant Women

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# Agenda

- Overview Presumptive Eligibility for Pregnant Women
- Qualified Presumptive Provider Requirements
- Eligibility Requirements and Coverage
- Eligibility Determination
- Questions



Before we begin, please have the following items available:

- DMA Administrative Letter 06-13
- DMA Administrative Letter 18-13
- MAGI Household Composition Chart
- PE for Hospital Income Chart

[www.ncdhhs.gov/dma/provider/seminars.htm#hpt](http://www.ncdhhs.gov/dma/provider/seminars.htm#hpt)



# Overview of Presumptive Eligibility for Pregnant Women



# Current Presumptive Eligibility

- Pregnant woman only
- Determined mostly by Health Departments and Rural Health Centers
- Covers only ambulatory prenatal care



## PE for Pregnant Women – 1/1/14

- Applicants must attest
  - U.S. citizenship or lawfully residing in U.S.
  - State residency
- Medicaid household
- Countable income



# Pregnancy Presumptive Eligibility Provider Requirements



# Provider Requirement

- PE provider cannot delegate/contract presumptive eligibility determination
  - Must be the health department/rural health center that determines eligibility
  - No contractors
  - Federal regulation § 42 CFR 435.1102 and 1110





# Provider Requirement

- PE provider cannot be authorized rep for individual and determine presumptive eligibility
  - Mandated by CMS
  - Cannot delegate the authorized rep to a contractor



N.C. Department of Health and Human Services

# Eligibility Requirements and Coverage



# Applicant Eligibility Requirements

## **Applicant must:**

- Attest to pregnancy
- Attest to U.S. citizenship or lawful presence
- Attest to North Carolina residency.
- Have gross income equal to or less than 196% of the federal poverty level



# Coverage

Presumptive MPW is still limited to ambulatory prenatal care

Not the same coverage as regular MPW



# Coverage

## Eligibility Period

- Begins on the day the individual is **determined presumptively eligible** by the qualified provider.
- Ends on one of the following dates, depending on whether regular Medicaid application is made:
  - If no, then coverage ends on last day of the month following the month presumptive eligibility was determined.
  - If yes, then coverage ends on the day the DSS makes an eligibility determination on the regular Medicaid application.



## Coverage Example

- PE application signed and approved 1/6/14. No Medicaid application was submitted by 2/28/14. PE is limited to 1/6/14 – 2/28/14.
- If Medicaid application was submitted and eligibility decision was made by DSS on 3/19/14, PE coverage will be authorized 1/6/14 – 3/19/14.



## Coverage Example

- PE application signed on 1/6/14.
- Applicant cannot provide verbal statement of wage info for husband on 1/6/14.
- Applicant calls on 1/7/14 with wage information. Determination made on 1/7.
- PE authorized beginning 1/7/2014



## Coverage Process

- Health Dept/Rural Health Clinic determines PE eligibility
- Submits DMA-5032, Presumptive Eligibility Determination, to DSS
- DSS authorizes eligibility PE eligibility **one month at a time retroactively**





## Coverage Process Example

- PE is approved by ABC Health Dept on January 7, 2014. The PE application and regular Medicaid application is submitted to the DSS on the same date. The Medicaid application is denied on February 10, 2014



## Coverage Process Example

- DSS will authorize the PE in NC FAST by the 5<sup>th</sup> workday of the following month – February.
- If the regular Medicaid application is still pending, the PE authorization will be 1/7/14 – 1/31/14.
- February coverage entered by 5<sup>th</sup> working day in March or on the date MA application is disposed.
- Eligibility determined on the Medicaid application on 2/10/14, PE authorization for February will be 2/1/14 – 2/10/14.
- **Total PE eligibility: 1/7/14 – 2/10/14**



## Coverage

- If regular Medicaid approved retroactively, it may overlay the PE in NC Tracks.
- If regular Medicaid is denied, PE is still authorized and ambulatory prenatal services will be covered.



# Coverage

## **Presumptive Eligibility is limited to:**

- Once per pregnancy for Medicaid Pregnant Woman (MPW).



# Eligibility Determination



# Income



# Countable Income

- Income sources used in determining the adjusted gross income include but are not limited to
  - Wages/tips
  - Unemployment
  - Pension and annuities
  - Income from business or personal services
  - Interest
  - Alimony received
  - Social Security benefits (RSDI)
  - Foreign earned
  - Lump sum in the month received
  - Self-employment
  - Military-retirement/pension (NOT Veteran's Benefits)



## Non-Countable Income

- Child support
- Veterans' benefits (NOT military pension/retirement)
- Gifts and inheritances
- Worker's compensation
- Supplemental Security Income (SSI)
- Scholarships, awards, or fellowship grants used for educational expenses. Any amount used for living expenses is countable income (room and board).
- Lump sums, except in the month received
- Certain Native American and Alaska Native income





## Income Calculation

- Obtain statement of gross income per pay period
- If gross amount not provided, probe further about hourly rate of pay and number of hours worked per week or pay period
  - Hourly rate x number of hours/week or pay period



# Income Calculation

- Determine frequency of each type of income.
- Convert to a monthly amount using the following formulas:
  - Weekly – multiply by 4.3
  - Bi-weekly – multiply by 2.15
  - Semi-monthly – multiply by 2
  - Monthly – no conversion required
  - Annually – divide by 12



## Example

- Josephine is being evaluated for Presumptive Medicaid. During the interview, you ask for the gross income that she earns from her job at ABC Company. She cannot provide the gross amount, but does state that she makes \$15.85 per hour and works 40 hours per week.
- $\$15.85 \times 40 = \$634.00$  per week
- $\$634.00 \times 4.3 = \$2,726.20$  monthly gross income



## Example

- Melinda is being evaluated for Presumptive Medicaid. She works for the local grocery store and states she grosses \$1025.00 every two weeks.
- $\$1025.00 \times 2.15 = \$2203.75$  monthly gross income



# Medicaid Terms



## Medicaid Terms

- **Parent** - Natural, adoptive, or step
- **Medicaid Aged Child** - Natural, adopted, or stepchild under the age of 19

**Note: Medicaid still covers under age 21, but they are not considered a Medicaid child in the household of a non-filer**

- **Sibling** - Natural, adoptive, or step
- **Family Size** - Number in the household



# Medicaid Terms

- **Tax Filer**
  - An individual who expects to file a tax return for the taxable year in which a determination is made for Medicaid/NCHC.
- **Tax Dependent**
  - An individual expected to be claimed as a dependent by someone else
  - May also be a tax filer
- **Non-filer**
  - An individual who is not expected to file a tax return or expected to be claimed as a tax dependent by someone else



# Medicaid Household





Medicaid Household = Family Size = MPW Income Limit



# Determining Medicaid Household

- There are two different sets of rules to build a Medicaid household
  - Tax household
  - Non-filer



# Tax Household

- Tax filer
  - Tax filer
  - Spouse living with the tax filer
  - All persons whom the tax filer expects to claim as tax dependents



## Tax Household

- Tax dependent
  - The individual
  - Members of the household of the tax filer who is claiming the tax dependent
  - The tax dependent's spouse
    - If living together and not already included



# Tax Dependent Exceptions

- If the tax dependent meets one of the following exceptions, apply the non-filer rules on the next slide
  - The individual is claimed as a tax dependent by someone other than a spouse or a natural, adoptive parent or stepparent
  - A child under the age of 19 living with both parents who do not expect to file a joint tax return. This may include a stepparent.
  - A child under the age of 19 claimed as a tax dependent by a non-custodial parent



# Non-filer Household

- **An individual who:**
  - Does not expect to file taxes, **and**
  - Does not expect to be claimed as a tax dependent, or
  - Is a tax dependent who meets one of the exception
- **The household consists of:**
  - The individual
  - The individual's spouse
  - The individual's natural, adopted, and step children under the age 19
- If individual is under age 19, the household includes the same as above **AND**
  - The individual's natural, adoptive live-in parent / stepparent **and**
  - The individual's natural, adopted, and step live-in siblings under the age of 19



# Pregnant Woman Household

Pregnant woman's household always includes the number of unborn children



## Two Important Questions

- **Do you plan to file taxes?**
- **Do you expect to be claimed as a tax dependent?**
  - **Note: Document patient's responses, no verification required.**





# Whose Income Counts

- Basic Rules
  - When using a tax household, do not count income of tax dependents unless they expect to file a tax return.
  - When using a non-filer household, if the parent(s) is in the household, do not count the income of the child and/or siblings under age 19 unless they expect to file taxes.
  - When using a non-filer household, if the parent is not in the household, count income of child under 19 and of all siblings under age 19 for all of them. Also, include income of spouse of the child.



# Determining Eligibility

- **Step 1:** Determine Medicaid household and family size
- **Step 2:** Determine countable income for each person in the applicant's household
- **Step 3:** Determine the total household income for the applicant
- **Step 4:** Compare total countable income to 196% of the federal poverty level for the applicable family size



## Let's see how it works!!!

Please use the MAGI Household Composition flow chart and the Presumptive Eligibility Counting Income Chart to work through the following examples



## Example 1

Anna, age 25, lives with her husband, Rudy, age 26. They are expecting their first child. Anna states that she is expecting only one child and that they both expect to file a joint tax return for the current year. Neither expects to be claimed as a tax dependent.

### Household income information:

- \$750.00/month gross income – Anna earned wages
- \$2,000.00/month gross income – Rudy earned wages



## Example 1

### Anna's countable income

Anna's monthly gross	\$ 750.00
Rudy's monthly gross	\$2,000.00
Total countable income	\$2,750.00

Anna is a tax filer in a tax household. Her countable income is her income, her spouse's income, and any tax dependents under age 19 who expect to file a tax return. She does not have any tax dependents, so her countable income is her income and the income of her spouse. Anna is eligible for presumptive MPW as her income is below the income limit for a family size of 3.

	Medicaid Household	Anna	Rudy	Family Size	Countable income
Applicant	Anna	X+1	X	3	\$2,750.00



## Example 2

Sandy (45), her husband, Ben (46), and their pregnant Daughter, Samantha (17), are in the home. Sandy, Ben and Samantha do not expect to file taxes nor be claimed as tax dependents. Samantha is pregnant with twins.

### Household income information:

- \$1200.00/monthly gross income-Sandy's social security benefits
- \$250.00/monthly gross income-Ben's veteran's benefits
- \$200.00/monthly gross income-Samantha's income from babysitting.



## Example 2

### Samantha's countable income

Gross monthly income \$1200.00

Samantha is a non-filer household. Her countable income is the income of her parent's. Her income is not counted because she does not expect to file a tax return. Sandy's income is the only countable income in Samantha's household. Samantha is eligible for presumptive MPW as her income is below the income limit for a family size of 5.

	Medicaid Household	Samantha	Sandy	Ben	Family Size	Countable Income
Applicant	Samantha	X+2	X	X	5	\$1200.00



## Example 3

Nancy, age 16, is pregnant. She lives with her aunt, Mary (51), and her twin brother, Ned. Mary expects to claim both of them on her taxes. Neither Nancy nor Ned expect to file taxes for this year.

Household members financial situation:

- \$3,000.00/month gross income – Mary's salary
- \$500.00/month SSA survivor's benefit – Nancy
- \$500.00/month SSA survivor's benefit – Ned





## Example 3

- **Nancy's countable income**

Nancy's monthly gross	\$ 500.00
Ned's monthly gross	\$ 500.00
Total countable income	\$1,000.00

Nancy is a tax dependent, but she meets an exception. She is a tax dependent of someone other than a spouse or parent. Use non-filer rules. Since she is under age 19, her income and the income of her siblings under age 19 count for herself and her sibling's household regardless of whether they expect to file a tax return. Nancy is eligible for presumptive MPW as her income is below the income limit for a family size of 3.

	Medicaid Household	Nancy	Mary	Ned	Family Size	Countable Income
Applicant	Nancy	X+1		X	3	\$1000.00



## PE Forms

- DMA-5032 = PE Application
- DMA-5033 = PE Approval Transmittal
- DMA-5035 = PE Denial Letter



## Provider Summary

- Requirements for PE providers
  - Cannot contract out PE determination
  - Cannot be authorized rep



## PE Summary

- New eligibility requirements for PE applicants
- Eligibility determined based on new rules for determining household of individual and income
- Forward DMA-5032 and DMA 5033 to DSS within 5 days



## Questions?

If you have questions, you may email them  
to [Christine.coffey@dhhs.nc.gov](mailto:Christine.coffey@dhhs.nc.gov)

Please indicate **Pregnant Woman PE** in the  
subject line.