

DEPARTMENT OF SOCIAL SERVICES

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June 28, 2023

Medicaid Expansion Frequently Asked Questions

- 1. When does Medicaid expansion start? July 1, 2023
- 2. Can eligibility for Medicaid expansion be backdated to start before July 1, 2023? No. Eligibility for Medicaid expansion cannot begin any earlier than July 1, 2023.

Eligibility for Medicaid programs can generally be backdated up to three months from the date DSS receives the application, but expansion eligibility cannot begin any earlier than July 1, 2023. Applicants who apply for expansion and request eligibility prior to July 1 would have to meet criteria for another program to receive coverage prior to July 1, 2023.

3. Who does Medicaid expand to include?

Adults who are at least age 19 and not yet 65, have income under 139% of the Federal Poverty Limit, and do not receive Medicare or cannot sign up for Medicare yet.

4. How can people know if their income is under 139% of the Federal Poverty Limit?

The income limit is based on household size. If the household has gross income (income before taxes or other deductions) under the limit, they may be income eligible for expansion.

| Medicaid Expansion Income Limits | |
|-------------------------------------|----------------|
| Household | Maximum Gross |
| Size | Monthly Income |
| 1 | \$1,677 |
| 2 | \$2,268 |
| 3 | \$2,859 |
| 4 | \$3,450 |
| 5 | \$4,042 |
| 6 | \$4,633 |
| 7 | \$5,224 |
| 8 | \$5,815 |

5. Are assets taken into account for Medicaid Expansion eligibility?

Assets (or resources) are not considered when eligibility is determined for Medicaid Expansion.

6. When can people apply for Medicaid Expansion?

Individuals can apply as soon as June 1, 2023.

7. What application will people use for Medicaid Expansion?

The application process individuals use now is the same for Medicaid Expansion.

It's easy to apply online at <u>dss.sd.gov/applyonline</u>. Paper applications can be located online at <u>dss.sd.gov/formsandpubs</u>, picked up at any local DSS office, or sent by mail, fax, or email from any DSS office.

Individuals who need help completing their application can contact their local office. Local offices can be located at <u>dss.sd.gov/findyourlocaloffice</u>.

- 8. Can the online application be used if the individual doesn't have an email address? Yes, the online application will allow the individual to bypass entering an email address and submit the application without it.
- 9. How long will it take for applicants to find out if they're approved after they apply? In most cases, applicants will receive a letter in the mail telling them if they are eligible or not within 45 days. If they are eligible, they will also receive a South Dakota Medicaid card.
- 10. If an individual has a Marketplace plan and may be eligible for Medicaid Expansion, will they be automatically approved for Medicaid Expansion?

No. If an individual has a Marketplace plan and believes they are eligible for expansion, they can apply for Medicaid with DSS. They should <u>not</u> end their Marketplace plan before they get a final decision of Medicaid eligibility.

If the applicant with Marketplace coverage is approved for Medicaid or CHIP, they should visit <u>healthcare.gov/Medicaid-chip/cancelling-marketplace-plan</u> for more information.

11. If an applicant is approved for expansion, can DSS help them find new or better job opportunities?

Yes! If they live in either Pennington or Minnehaha County, they can participate in the Career Connector program. They will receive a letter if they are approved and eligible to participate in this program.

The Career Connector program can help individuals learn how to:

- complete job applications;
- write a professional resume and cover letter;
- do well in interviews; and
- find the right job for them based on their interests.

Local Job Service offices provide job search assistance using tools that match the individual's experience and skills with employers who have positions to fill.

This program can help with transportation assistance, clothing, and assistance with childcare costs. It can also help persons get the education and credentials they need to be competitive in today's job market. For example, they could get the training they need to become a Certified Nursing Assistant

(CNA) or help them get your Commercial Driver's License (CDL). You can even get help gaining confidence in your computer skills.

If they'd like help now from their local Job Service office, use the contact information below:

Pennington County: SD Job Service 2330 N Maple Ave Suite 1 Rapid City, SD 57701 605-394-2296 Minnehaha County: SD Job Service 811 E 10th St Sioux Falls, SD 57103 605-367-5300

Even if the individual is not approved for Medicaid or lives in other areas of the state, the Department of Labor offers a variety of employment, education, and training services. For more information go to <u>https://dlr.sd.gov/default.aspx</u>.

12. What if an applicant is found not eligible for Medicaid, including Medicaid Expansion?

If they are found not eligible, their information will be automatically transferred to the Marketplace, who will send them mail. They can see a preview of that mail <u>here.</u>

They can also go directly to <u>Healthcare.gov</u> and start a Marketplace account, if they do not already have one. After creating an account or logging in, they can select "Find my application" to complete and submit their Marketplace application (an application number will be on the letter the Marketplace mailed to them).

13. How can individuals found not eligible for Medicaid, including Medicaid Expansion, contact the Marketplace or find help with Marketplace coverage?

If they have questions about Marketplace coverage, they can contact the Marketplace at 1.800.318.2596 (TTY 1.855.889.4325) or visit <u>Healthcare.gov</u>.

If they need help applying for Marketplace coverage, they can go to <u>localhelp.healthcare.gov</u> to find help.

14. How can you verify Medicaid eligibility?

DSS issues an identification card to Medicaid recipients. If recipients have a card but are unsure if they have active coverage, they can contact their local DSS office. Contact information for DSS can be located at: <u>dss.sd.gov/findyourlocaloffice</u>

Providers can verify eligibility in a variety of methods:

- Electronic data exchange with South Dakota Medicaid
- Medicaid Online Portal Recipient Eligibility Inquiry
- Interactive Voice Response / Claims Unit:1-800-452-7691
- Medicaid Eligibility Verification System

More information about how to verify eligibility can be found in the Recipient Eligibility Manual.

15. If an applicant is approved for Medicaid Expansion, will they be required to have a Primary Care Provider (PCP)?

Yes.

16. What is the Primary Care Provider (PCP) program?

The Primary Care Provider Program (PCP) is designed to improve access to medical care for Medicaid recipients as well as improve the quality of care they receive by giving them a medical home.

Medicaid recipients are required to receive non-emergent primary care provider services from their Primary Care Provider (PCP). They are also required to have a referral (permission) from their PCP for non-emergent specialty and hospital services. Recipients can receive certain services called Primary Care Provider Program Exempt Services (view these services in the <u>Medicaid Recipient Handbook</u>) from other providers without a referral from a PCP.

17. How do providers know if a recipient has a PCP?

Providers can determine a recipient's Primary Care Provider using the Medicaid Online Portal Eligibility Inquiry. More information about the Eligibility Inquiry is available in the <u>Recipient Eligibility</u> <u>Manual</u>.

Primary Care Providers can review Medicaid Expansion recipients on their caseload in the Medicaid Online Portal. More information about accessing a caseload is available in the <u>Primary Care Provider</u> <u>Program Manual</u>.

18. How can Medicaid Expansion recipients choose a Primary Care Provider (PCP)?

Shortly after approval, Medicaid Expansion recipients will receive a letter with instructions on how to choose a PCP. They can choose a PCP online with the <u>Online Provider Selection Tool</u>. If they need help with the tool, they can use the <u>Online Provider Selection Tool Instructions</u>.

If a Medicaid Expansion recipient does not choose a PCP, DSS will choose one for them.

Note: Recipients eligible for Medicaid Expansion will not be able to choose a provider until after July 1, 2023

19. When does a PCP selection become effective?

The recipient's PCP will become effective the following month after they've selected a provider, or the provider is assigned to them. For example, if they select a PCP in July 2023, their PCP will become effective August 1, 2023. Recipients can still schedule an appointment with their PCP prior to the effective date.

20. Are Medicaid Expansion recipients eligible for the Health Homes program?

Yes. Medicaid Expansion recipients will participate in the Health Home Program on the same basis as traditional Medicaid recipients. Providers can make a Health Home referral for individuals who are new to Medicaid. More information about the Health Home program is available in <u>the Health Home</u> <u>Provider Manual</u>.

21. Do providers have to do anything different to see Medicaid Expansion recipients?

No, providers will not need to do any additional credentialling or make any changes to their current South Dakota Medicaid enrollment to see Medicaid Expansion recipients if they currently see traditional Medicaid recipients.

22. What benefits will Medicaid Expansion recipients have?

Medicaid recipients will have the same benefits, limits, coverage criteria, and prior authorization requirements as traditional adult Medicaid recipients. More information about South Medicaid Coverage can be found in <u>South Dakota Medicaid Provider Manuals</u> or in the <u>Medicaid Recipient</u> <u>Handbook</u>.

23. Will South Dakota Medicaid pay different rates for Medicaid Expansion recipients?

No, reimbursement rates will be the same for all Medicaid recipients. Fee schedules can be found on the <u>South Dakota Medicaid Provider Fee Schedule</u> webpage.

24. Will Medicaid Expansion recipients have to pay a copay?

Yes, Medicaid Expansion recipients will be subject to the same cost sharing amounts, also known as co-pays or co-insurance, as traditional Medicaid recipients. Cost sharing amounts can be found in the <u>Medicaid Recipient Handbook or on the South Dakota Medicaid Cost Sharing website.</u>

Information about billing a recipient can be found in the Billing a Recipient Provider Manual.

25. Will South Dakota Medicaid use a different system to pay claims for Medicaid Expansion recipients?

No, claims will be processed in the same manner as traditional Medicaid.

26. Will Medicaid Expansion and Medicaid be on the same remit?

Yes, both Medicaid Expansion and traditional Medicaid will be on the same remit.

27. When can providers submit claims for Medicaid Expansion recipients?

Providers can submit claims for Medicaid Expansion recipients for serviced billed on the CMS 1500 Claim form starting September 1, 2023. DSS will communicate a date that providers can submit UB-04 claims for Medicaid Expansion recipients.

Claims processing for pharmacy point-of-sale and dental claims will be available on July 1, 2023.

28. Should providers hold claims for Medicaid Expansion recipients?

Yes, providers should hold claims for Medicaid Expansion recipients until the go-live date for claims submission.

29. How do I know which recipients are Medicaid Expansion recipients?

Medicaid Expansion recipients can be identified as recipients in aid categories 92, 93, 94 and 95.

30. Will other Medicaid claims be affected?

No, providers should continue to file other Medicaid claims as normal.

31. Can we provide services since claims cannot be submitted?

Yes, providers can provide services and file claims in accordance with the go-live date.

32. Will South Dakota Medicaid override timely filing?

Yes, South Dakota Medicaid will override timely filing for Medicaid Expansion claims affected by Medicaid's processing delays. Medicaid Expansion professional claims with dates of service in July and August 2023 will be considered timely until 6 months from September 2023. Professional claims with dates of service on or after September 1, 2023 will have regular timely filing rules. Timely filing for institutional claims will be adjusted based on the go-live date for claims submission.