

IMPORTANT:

Changes to Michigan's Medicaid program coming as of Jan. 1, 2020:

As you may or may not have heard, a number of important changes are coming to Michigan's Medicaid program in 2020 due to recently passed legislation in Michigan.

The following, courtesy of ACCESS, is a breakdown of those changes and what you need to know:



WHAT ARE THE NEW CHANGES?

CHANGE 1: Beginning in 2020, individuals and families must meet a new work requirement, or prove they are exempt from it, to continue receiving coverage from the Healthy Michigan Plan.

CHANGE 2: Beginning in 2020, some individuals and families will have to pay a monthly fee (premium) that is 5% of their income and they will have to complete a questionnaire about their health or show they have engaged in healthy behavior.

WHAT IS A WORK REQUIREMENT?

- A work requirement requires you to let your Medicaid program know if you are working at least 80 hours a month or exempt from this requirement.
- Beginning in 2020, individuals and families covered under the Healthy Michigan Plan must report hours **every month** whether they are working at least 80 hours a month or if they do not need to meet this requirement. You will have to self report no documentation needs to be provided.
- If you do not meet monthly requirements for three months or more, your Medicaid coverage will be suspended for at least a month until you can meet the requirement.

WHAT COUNTS AS WORK?

- Employment, including self-employment
- Job training and search activities
- Vocational training
- Educational training
- Unpaid work (ex. internship)
- Tribal employment program
- Substance abuse treatment
- Community service (up to 3 months in a year)

EXEMPTIONS

- Age 63 and older
- Persons receiving unemployment checks
- Disabled, medically frail persons
- Caregivers to the disabled
- Caregivers to children under 6 years
- Fulltime students & pregnant women
- Foster care youth under 21
- Recently incarcerated individuals

UNDERSTANDING PREMIUMS & HEALTHY BEHAVIOR

- Premiums and healthy behavior only apply to individuals and families who have been enrolled in the Healthy Michigan Plan for 4 years or more since April 1, 2014. However, the change will take place beginning January 1, 2020.
- The premium that you will need to pay varies on how long you have been enrolled in the Healthy Michigan Plan and how much money you make in a month.

If you have been enrolled for 48 months or more and are between 100-138% FPI*:

- Will have to pay a premium of 5% of income AND complete a health questionnaire OR healthy behavior
- Does not have to pay a copay
- Individuals who fail to pay will be disenrolled until they pay the missed premium amount

If you have been enrolled for less than 48 months and are between 100-138% FPL*:

- Will have to pay a premium of 2% of income and a copay
- Premium and copay can be reduced if you engage in healthy behavior
- Coverage or services will not be denied for failure to pay

If you have been enrolled for 48 months / less and are at the 100% FPI* or below:

- Will only have to pay copays and no premiums
- Copay can be reduced if you engage in healthy behavior
- Coverage or services will not be denied for failure to pay

WHO IS EXEMPT?

- American Indians/ Alaskan Natives exempt from premiums ONLY
- Pregnant women are exempt from premiums AND from demonstrating a healthy behavior
- Medically frail individuals are exempt from premiums AND from demonstrating a healthy behavior

Household Size		FPL Annual	FPL Annual	FPL Annual
		100%	133%	138%
1		\$12,490	\$16,612	\$17,236
2		\$16,910	\$22,490	\$23,336
3		\$21,330	\$28,369	\$29,435
4		\$25,750	\$34,248	\$35,535
5		\$30,170	\$40,126	\$41,635
6		\$34,590	\$46,005	\$47,734
7		\$39,010	\$51,883	\$53,834
8		\$43,430	\$57,762	\$59,933
Add \$4,320 for each person over 8				

WHAT COUNTS AS A HEALTHY BEHAVIOR?

- Preventative care check ups
- Cancer screenings
- HIV screenings
- Hepatitis C screenings
- Osteoporosis screening
- Tuberculosis screening
- Screening for sexually transmitted infections (STIs)
- Getting vaccinated



^{*} See chart (right) for 2019 annual income poverty guidelines