

Medicaid for Employed Persons with Disabilities (MEPD) Frequently Asked Questions

Medicaid for Employed Persons with Disabilities (MEPD) is a program for people with disabilities who work.

What are the eligibility requirements for MEPD?

People who are disabled and have earned income can get Medicaid when the person:

- Is under age 65.
- Is still considered to be disabled based on SSI medical criteria for disability.
- Has earned income from employment or self-employment.
- Meets general SSI-related Medicaid eligibility requirements.
- Is not eligible for any other Medicaid coverage group other than QMB, SLMB, or Medically Needy.
- Has resources less than \$12,000 for an individual and \$13,000 for a couple.
- Has net family income less than 250% of the federal poverty level.
- Pays any premium due for the month of eligibility.

How do I find out if I can get MEPD?

To find out if you can get MEPD, you must fill out a Medicaid application and send it to your local Department of Human Services (DHS) office. The application may be mailed, faxed or delivered to the DHS office. **Or**, you may apply on-line at <http://oasis.iowa.gov/>

Do I have to pay a premium for MEPD?

If your monthly gross income is over 150% of the federal poverty level, you will have to pay a premium. You will get a Notice of Decision telling you the amount of your monthly premium. See the premium chart on the next page.

Note: Your monthly premium will not go up during the 12-month enrollment period. The premium may go down if you report that your income has decreased.

How much will I have to pay each month?

You will get an MEPD Billing Statement telling you the amount of the premium. The chart on the next page can help you figure out the amount of your premium. This chart is a guide only, and the premium amount is updated annually in August.

To find your premium, add your gross earned income and your gross unearned income together. Then find the total of your monthly gross income on the chart. The premium you will have to pay will be on the same line.

If the monthly gross income of the disabled person is:		The monthly premium is:
\$1,300 or less		\$0
More than:	\$1,354	\$25
	\$1,625	\$40
	\$1,986	\$55
	\$2,256	\$70
	\$2,530	\$85
	\$2,800	\$100
	\$3,070	\$120
	\$3,340	\$140
	\$3,610	\$165
	\$4,880	\$190
	\$4,152	\$220
	\$4,423	\$255
	\$5,190	\$295
	\$5,190	\$340
	\$5,596	\$390
\$6,047 and above		\$452

When are premiums due?

A billing statement will be sent to you that shows the month a premium is due. To get Medicaid on the first day of next month, premiums should be received by DHS by the last day of the month. Your MEPD will be canceled if you do not pay the premium by the 14th of the month.

Note: When you are first approved, the first billing statement may be for more than one month and the premium amount or due dates may vary. **Please read your billing statements carefully.**

What happens if I am late paying my premium?

If you do not pay the premium by the due date, your MEPD will be cancelled. If you make a premium payment late:

- MEPD can be reinstated if your ongoing month's payment is received by the last day of the month it is due. For example, the payment for the July Medicaid was due July 14, but DHS received by July 31.
- MEPD coverage can be reopened if the payment is late but is received in the month after the month in which it was due. For example, the payment for July Medicaid was due July 14, but DHS received by August 31.

Note: If your payment is more than 3 months late, it will not be accepted and you will not be able to get Medicaid for that month. It is **very** important that you make your premium payment on time or early if possible.

How are my payments applied?

Payments are always applied to pay the current month premium, if unpaid. If the payment is received **after** the 14th of the month and the current month is already paid, it will be held to pay for the next month. See the last page for examples.

How do I pay my premium?

A self-addressed, stamped envelope is included with your bill. If you lose your billing statement, you can call your local DHS office to get a new one mailed to you. If you lose your envelope, you may mail your payment to the address below:

**Department of Human Services
Supply Unit A Level RM 77
1305 E. Walnut Street
Des Moines, IA 50319-0114**

(Note: This address is different from the address on the preaddressed postage-paid envelope.)

Please write your name and your member ID number on the check or money order. If this information is not included, your payment may not be credited to the right account.

Where can I go to get services?

Members enrolled with MEPD may see any provider who agrees to be paid by Iowa Medicaid. You may contact Iowa Medicaid Member Services to find out who these providers are by:

- Phone: Monday through Friday 8:00 AM to 5:00PM at 1-800-338-8366 or in Des Moines at 515-725-1003.
- E-mail: at IMEMemberServices@dhs.state.ia.us.

Or, search on Iowa Medicaid's website at: www.ime.state.ia.us.

What services are covered?

MEPD members have all Iowa Medicaid benefits. This includes medical, dental, vision, and chiropractic services. Prescription services are included for members who do not have Medicare.

For those members enrolled with Medicare as well as MEPD, prescription coverage will go through a Medicare Part D plan. MEPD will pay for your Medicare premiums.

If you would like to know if a specific service is covered, you must work with your physician. Your physician will need to contact Provider Services to explain the service that you need to see if that service can be paid for by Medicaid.

Will I have to pay any co-payments?

Yes, the following is a breakdown of your co-payment amounts:

Co-payment Amount	Service
\$1.00 per visit	Services from a podiatrist, chiropractor, and physical therapy.
\$2.00 per visit	Ambulance services, audiology services, hearing aid dealer services, medical equipment, optical services, prosthetic devices, psychology services, and rehabilitation services.
\$3.00 per visit	Dental services, hearing aides, physician office visits and lab services.

How can MEPD help me to stop smoking?

Counseling plus medication has proven to be the best way to help people stop smoking. If you follow these steps, Medicaid will pay the costs of these services:

- First, you will be asked to visit your physician and explain that you want to stop smoking. Your doctor will work with you to decide which program is best for you.
- You could also get:
 - A prescription for Chantix or Bupropion (but Medicaid will only pay for these prescriptions if you do not have Medicare)
 - Over-the-counter nicotine patches and gum.
- You will also have to participate in counseling through Quitline Iowa. This counseling is done over the phone while you are taking a drug to stop smoking. Together, the drug and counseling help you stop smoking.

Will I get an MEPD ID card?

Yes. It is the same card that all Medicaid members get. You will get a plastic card that says Iowa Department of Human Services Medical Assistance Eligibility Card. Keep this card. If your card becomes lost, damaged, or stolen, contact Iowa Medicaid Member Services to get a new card. Call **1-800-338-8366** or locally in the Des Moines area **515-725-1003**.



Is there anything else I need to know?

Yes. Be sure to report the following changes to your Income Maintenance Worker at your local DHS office if you:

- Stop working,
- Earn more money,
- Earn less money,
- Move to a new address, or
- Are no longer disabled according to the Social Security Administration.

Who can I call if I still have questions about MEPD?

Your local DHS office is a good source of information about the program. You can also call the Iowa Medicaid Enterprise Member Services at **1-800-338-8366** or in Des Moines area at **515-725-1003**.

How premium payments are applied?

This is the order that payments are applied to your account:

1. To the current month, if the current month is unpaid.
2. If the payment is received **before** the 14th, after paying the current month, any extra money will be applied to old unpaid months, in this order:
 - a. To the month before the current calendar month, if unpaid.
 - b. To the oldest unpaid month and forward until all old unpaid months have been paid.
3. If the payment is received **after** the 14th of the month, it will be held to pay to the next month.
4. When all unpaid months have been paid, any extra money will be held as a credit and used to pay future months.

Examples:

The member has a monthly premium of \$52.00. The member has not made their first two premium payments and also owes for current month.

Example 1: The member mails in a payment for \$104.00 and it is received on the 10th of the month.

- ☐ \$52.00 will be applied towards the current month and,
- ☐ \$52.00 will be applied towards the previous month, leaving a past due balance on the first month.

Example 2: The member mails in a payment for \$104.00 and it is received on the 18th of the month.

- ☐ \$52.00 will be applied towards current month and,
- ☐ \$52.00 will be applied towards the following month. No payments will be applied towards the past due months.

Example 3: The member mails in a payment of \$156.00 and it is received on the 10th of the month.

- ☐ \$52.00 will be applied towards current month,
- ☐ \$52.00 will be applied towards the previous month and,
- ☐ \$52.00 will be applied towards the oldest unpaid month.

Example 4: The member mails in a payment of \$156.00 and it is received on the 18th of the month.

- ☐ \$52.00 will be applied towards current month,
- ☐ \$52.00 will be applied towards the following month and
- ☐ \$52.00 will be applied towards the previous month, leaving a past due amount for the oldest unpaid month.

Example 5: The member mails in a payment of \$208.00 and it is received on the 10th of the month.

- ☐ \$52.00 will be applied towards current month,
- ☐ \$52.00 will be applied towards the previous month,
- ☐ \$52.00 will be applied towards the oldest unpaid month and,
- ☐ \$52.00 will be applied to the second oldest undpaid month.

Example 6: The member mails in a payment of \$208.00 and it is received on the 18th of the month.

- ☐ \$52.00 will be applied towards current month,
- ☐ \$52.00 will be applied towards the following month,
- ☐ \$52.00 will be applied towards the previous month and,
- ☐ \$52.00 will be applied towards the oldest unpaid month.