

## FREQUENTLY ASKED QUESTIONS

### Medicaid

#### **Is the Medicaid expansion a new program?**

No. It is the same program, the only change is that income guidelines expanded so more people are eligible to receive Medicaid benefits. Benefits remain the same for all Medicaid recipients.

#### **When can people enroll in Medicaid? Only during open enrollment?**

Individuals can apply for Medicaid at any time. Medicaid is not subject to an open enrollment period.

#### **If everything on the application matches information in the federal and state data sources, will the application be determined in real time? What if the data doesn't match what's reported?**

If required verifications are available from federal and state databases and there are no major discrepancies between that and what is reported, a real-time determination can be made. If there is a major discrepancy, the system will request additional documentation from the applicant.

#### **How can the public get details on the benefits available in Medicaid?**

Go to the Department of Health and Mental Hygiene's Medical Care Programs' website: <https://mmcp.dhmh.maryland.gov/SitePages/Home.aspx>.

#### **Is retroactive Medicaid coverage available?**

Retroactive Medicaid coverage rules have not changed. An applicant in need of retroactive coverage should contact his or her Local Department of Social Services or Local Health Department.

#### **Does the newly expanded Medicaid Program have an asset limit?**

No, there is no asset limit for the Modified Adjusted Gross Income (MAGI) group.

#### **Is dental coverage for children included in Medicaid benefits?**

Yes. Dental coverage for children remains the same.

#### **Will there be coinsurance or copays for children's dental coverage in Medicaid?**

There are no out-of-pocket costs for children's dental coverage in Medicaid. More info is available at <http://www.dentaquest.com/state-plans/regions/maryland/>.

#### **How is dental care covered for adults 21 and older?**

Limited dental coverage is offered for adults at the discretion of each Managed Care Organization (MCO). Adults in Rare and Expensive Case Management (REM) and pregnant women will continue to receive dental coverage.

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### Will there still be a six-month penalty for children who elect to drop private insurance to enroll in Maryland Children's Health Program (MCHP)?

No.

### How do newly eligible Medicaid recipients choose an MCO?

Newly eligible Medicaid recipients receive a packet in the mail to shop for an MCO if they apply through Maryland Health Connection. If they have not selected an MCO within twenty-eight days of being found eligible, they will be auto-assigned to one.

### What information about Medicaid MCOs can applicants review when comparing plans?

The HealthChoice report card and a comparison chart are available online at [MarylandHealthConnection.gov](http://MarylandHealthConnection.gov).

### Will Medicaid applicants receive a packet of information from their MCO following enrollment?

Yes, recipients will receive a packet of information from their MCO after enrolling.

### Will there be an opportunity every year to enroll or change Medicaid MCOs?

Medicaid enrollment is year-round. Medicaid recipients have an annual right to change MCOs if they so choose. Individuals may also have the right to change MCOs in select circumstances.

### How will Medicaid recipients be auto-assigned an MCO?

If the recipient was in an MCO within the last 120 days, then they will go back into the previous MCO if there are slots available; if not, they will be randomly assigned. If the recipient is new to Medicaid or it has been more than 120 days since they were enrolled in an MCO, the recipient will be randomly assigned to an MCO. If the recipient is a newborn, the child will be assigned to their mother's MCO.

### Are those who claim a disability still required to apply for Social Security benefits?

Yes.

### What coverage will be available to undocumented individuals?

Undocumented individuals are not eligible for Medicaid and can continue to use safety net programs.