

# Tennessee Health Care Campaign

A non-profit organization. THCC is not  
a state agency and does not receive  
state funding



THCC: Toll-free, 1-877-431-7083

# Today's Webinar

This is about health insurance for adults who fit into a particular TennCare category. This is not about how sick a person is or how deserving a person is. This is about a person fitting within certain requirements. THCC did not write the rules, TennCare did, but we want to use the rules to help you get coverage. The fact that over 5,000 people have applied and only about 900 people have been determined eligible tells us that the application process is difficult and people may need some extra assistance, such as you and this webinar.



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# Thanks for help from other non-profit organizations

- **Health Assist Tennessee:** <http://www.healthassisttn.org/>
  - **Tennessee Justice Center:** <http://www.tnjustice.org/>
  - **Legal Aid Society of Middle Tennessee:** [http://www.las.org/booklets/health\\_problems/tenncare](http://www.las.org/booklets/health_problems/tenncare)
- **Note:** I have borrowed from all of these organizations in putting together this presentation and I have asked Dan Ramey, a Social Worker to help me today.



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# Requirement #1: Adult

- There are several important requirements:  
Adult who is:
  - Elderly, 65 or older; or
  - Disabled; or
  - Blind; or
  - Relative caregiver.



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# Requirements #2: Medical Bill

- Need medical bills, either paid or unpaid:
  - ✓ Unpaid and owed: June 1 to August 31, 2011
  - ✓ Paid or unpaid: September 1 to 30, 2011



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# Medical bills?

- What is a medical bill?
  - First of all, they do not have to be all yours. If you are the guardian or spouse, you can count their bills as well.
  - Secondly, medical bills not even covered by TennCare can be counted.
  - Third, you will need receipts for most of these bills. There are a few exceptions.



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# Medical bills that can be counted

- ✓ Co-payments and deductibles that you have paid for anyone in your family;
- ✓ Money that you have borrowed from a family member to pay for a medical bill. You will need a signed receipt from your family member;
- ✓ Medical expenses that you have paid for another family member



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# Additional medical bills

- ✓ Bills from doctor, hospital, dentist, or any other medical provider;
- ✓ Medical supplies, including over the counter drugs, hearing aids, etc.
- ✓ Health insurance premiums for you or another family member. You can also count Medicare Part B and Part D premiums
- ✓ Transportation costs for medical care, including going to the drug store (46¢/mile)
- ✓ Prescription drugs
- ✓ Over the counter drugs up to \$10 per family member. For this, you do not need a receipt.



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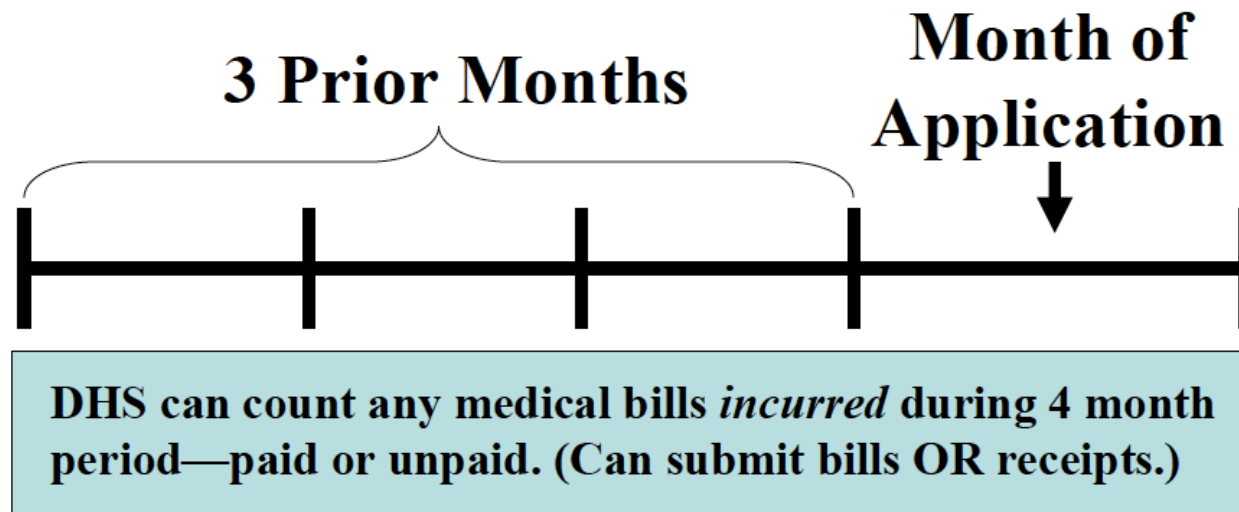
# Add up your medical bills

- June 1 to August 31 (paid & unpaid) =
- September 1-30 (paid & unpaid) =
  - Paid bills in September can include medical bills before June 1, but paid in September
- Note: To determine what bills you can use when, look on the bill and find the date that the service occurred.



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# How Health Assist TN Explains it:



*The Four Month Window*

Can also count portion of any older bills PAID during month of application.



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# Requirement #3: Low income

- If you take your gross monthly income and subtract your paid and unpaid medical bills since June 1, and your income is below the limits below, then you meet requirement #3.

The following chart shows the income limits:

Household Size	1	2	3	4	5	6
Monthly Income	\$241	\$258	\$317	\$325	\$392	\$408



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# Qualifying without medical bills

The following chart shows the income limits:

Household Size	1	2	3	4	5	6
Monthly Income	\$241	\$258	\$317	\$325	\$392	\$408

✓ If your monthly income is actually below these amounts, you won't have to show ANY medical expenses AND

✓ If your income is over this amount, you can still qualify with enough medical bills. Standard Spend Down allows you to subtract your countable medical expenses from your income to meet the income guidelines in the chart.

# Additional information on reducing your income

- For each working adult, there is an **earned** income **disregard** of \$90/working adult
- There is also an **un-earned** **disregard** of up to \$20/month for unearned income such as child support and disability
- If you are paying for **childcare** so that you can work, this will reduce your income
- **Note:** These deductions may not apply to other TennCare categories.



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# What is a disregard?

- After you figure your gross income, you can subtract disregards. **Disregards** will make your income lower.



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# Requirement #4

- Items (resources) that can be converted to cash:
  - ✓ Cash
  - ✓ Checking and Savings accounts
  - ✓ Land or another property that you own and not living in. Your home is exempt.
  - ✓ Boats, second car, etc.
- **Note:** A person must have less than \$2,000 in resources. For a family of 2, they must have less than \$3,000 in resources. Add \$100 for each additional family member.



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# So how do we add this up for a family of 2 with a working adult? **Sample**

Gross monthly income = \$1,425

Disregards **(minus)** = \$ 110

Equal = \$1,315

Medical bills **(minus)** = \$1,104

Equal = \$ 211

TennCare Income limit = \$ 258

- Note: This person is eligible



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# Additional thoughts

- This is not intuitive – People will need help
- Many people think that they are eligible just because they have a chronic medical condition
- Most Tennesseans have no idea how this works
- You can call for others to request an application
- If denied, you can appeal your denial.



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# September 12, 2011, 6 to 8:30 p.m.

- Call **1-866-358-3230** – You will likely have to hold for several minutes. Call within the first hour. Do not wait!
- Provide the following:
  - Full name
  - Complete mailing address
  - Social Security Number
  - Date of Birth of each applicant
- After you receive your application in the mail, you have 30 days to return it to your county DHS office



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**September 12, 2011,**

**6 to 8:30 p.m.**

**1-866-358-3230**

# THCC is available to assist you!

- If in 615 area, please call 227-7500
- If outside of this area, call toll free 1-877-431-7083
- The purpose of this call is to enable you to help others get coverage. There are slots for over 7,000 people and less than 1,000 have been taken.



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# Thanks YOU



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