

**COVER MONTANA**  
CONNECTING YOU TO HEALTH INSURANCE COVERAGE


**MAGI Medicaid Training for Flathead County Early Childhood Coalition (ECC)**

Tierney Strandberg, Senior Coordinator for Cover Montana  
Annie Carlson, Navigator

Montana Primary Care Association

1

# Agenda

-  Cover MT Intro and Background
-  Flathead County Snapshot
-  MAGI Medicaid Overview
-  Online Application Walk-Through
-  Questions and Resources

2

## Who Are We?

### Montana Primary Care Association (MPCA) & Our Members

- 14 FQHC's
- 5 Urban Indian Organizations
- Over 120,000 Montanans served by members
- Supports members in:
  - Quality/Data
  - Workforce
  - IBH/SUD
  - Social Needs

### Cover Montana

- Founded in 2014
- In-state Navigators
  - 7 across Montana
  - Collaborate with assisters at clinics throughout the state
- Helpline – 844 682-6837
- Website – [www.covermt.org](http://www.covermt.org)

*This work is supported by the Centers for Medicare and Medicaid Services (CMS) of the U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$1.25M with 100 percent funded by CMS/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by CMS/HHS, or the U.S. Government.*



3

## What Do Navigators Do?

### Education:

- Provide information about health care plans
- Increase health insurance literacy
- Provide information for tax credits and cost-sharing reductions
- Help consumers locate providers

### Enrollment:

- Assist with enrollment into marketplace health plans, Medicaid, and Healthy MT Kids
- Be available to answer questions and provide technical assistance after enrollment
- Coordinate with CAC's and other assisters to make sure support is accessible

### Outreach:

- Spend time in communities building relationships and referral networks
- Distribute informational materials to explain options for coverage and importance of enrollment
- Provide culturally and linguistically appropriate education and resources



4

# Where are Navigators Located?

*Free, confidential, local help.*

Missoula & Western  
(406) 438-3410

Helena & Southwest  
(406) 461-6991

Billings & Southeast  
(406) 591-9139

Kalispell & Northwest  
(406) 471-7049

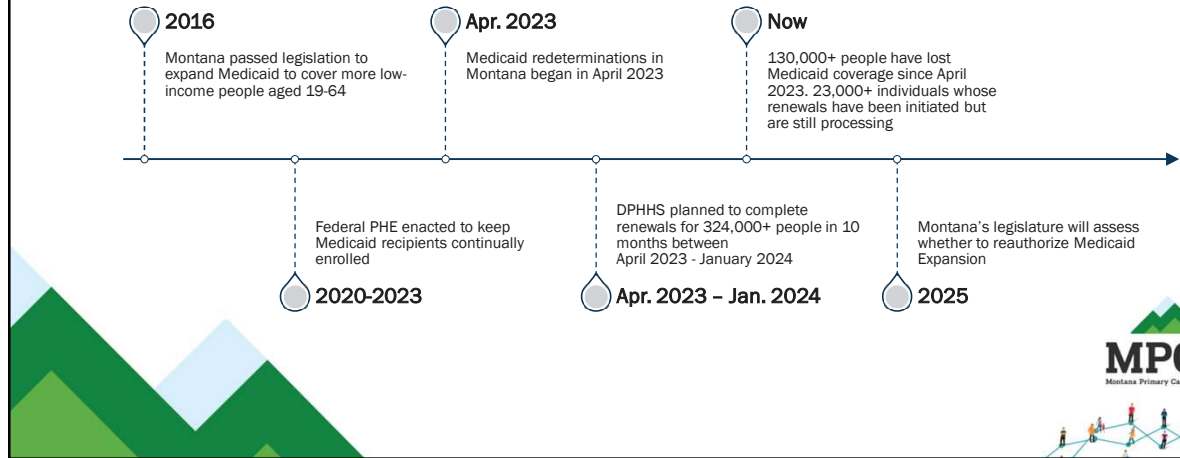
Browning & Central  
(406) 845-2376

Miles City & Eastern  
(406) 853-5753

*Visit [covermt.org](http://covermt.org) or call (844) 682-6837.*

5

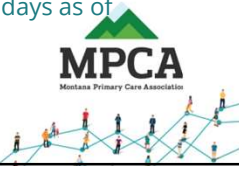
# Medicaid Background in Montana



6

# Impacts of Medicaid Unwinding

- Children and other vulnerable groups have been significantly impacted
  - Montana had the highest disenrollment rate for children of 15% fewer children covered than pre-pandemic with 30,000 kids disenrolled. – *Georgetown University Center for Children and Families*
- Medicaid case issues are creating additional barriers for other public benefits
  - “Since April, nearly 5,000 fewer Montanans are receiving SNAP benefits”. – *Katheryn Houghton, KFF Health News*
- Case processing delays
  - 45% of all new MAGI Medicaid applications were not being processed within 45 days as of March 2024 – *DPHHS Medicaid Unwind Data Report, June 2024*

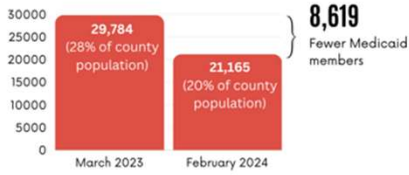


7

# Enrollment in Flathead County

## TOTAL MEDICAID ENROLLMENT

Total number of Medicaid members in Flathead County (2,3)



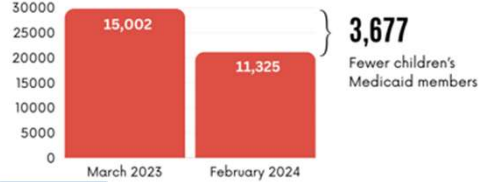
29%

Percent reduction in number of Medicaid members in Flathead County between March 2023 and February 2024 (2,3)



## CHILDREN'S MEDICAID ENROLLMENT (AGES 0-19)

Total number of children's Medicaid members in Flathead County (4, 5)

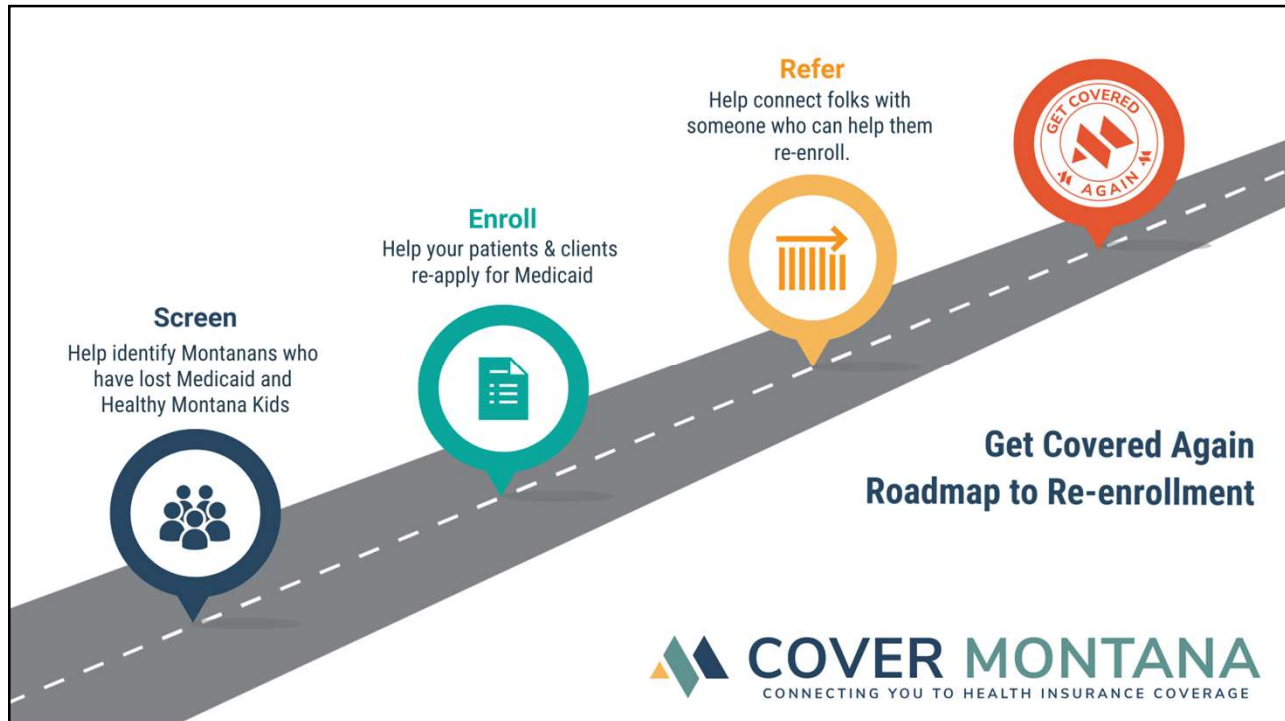


25%

Percent reduction in number of children's Medicaid members in Flathead County between March 2023 and February 2024 (4,5)



8



9

## Flathead County Enrollment Assistance

Cover MT Navigator- Annie Carlson  
Greater Valley Health Center- Lori Jones and Melody Ackley  
Logan Health- Whitefish- Financial Assistance  
Kalispell Office of Public Assistance

10

# Glimpse into Cover MT Navigator day to day

### STRENGTHS

Adaptable schedule and flexible workspace requirements.

Regular in-person locations.

- o Logan Health- Kalispell : Assisting with Medicaid redeterminations and transition from Medicaid to Marketplace during Medicaid Unwind
- o Heart and Hands Midwifery in Kalispell: Focusing on Pregnancy Medicaid and adding new babies to health coverage.


### CHALLENGES

Communication barriers with OPA.

Challenging to transition from Medicaid to Marketplace due to high cost of living in Flathead Valley.

Assisting families that are self-employed and seasonally employed.

Complex cases of families with mixed immigration status.



11

# Coverage Options for Montanans

HELPING PEOPLE APPLY OR GET RE-ENROLLED



12

# Earn too much for Medicaid?

**Marketplace: Medicaid coverage loss Special Enrollment Period (SEP) from 3/31/2023 – 11/30/2024**

- People who lost Medicaid during Unwinding can apply and enroll **any time** during that period

**Increased federal subsidies continue to make plans more affordable**

**Special affordability provisions for enrolled members of federally recognized tribes**

- Enrolled tribal members can qualify for additional savings, including \$0 deductibles and copayments up to 300% of FPL (\$60,000 annual income for a household of 2)

**Qualified non-US citizens can enroll even if below income eligibility for Medicaid**



13

# Examples of Coverage Costs

**Enter Information About Your Household**

**1. Select a State** ?

Montana

Enter your zip code

59901

Your county is **FLATHEAD.**

---

**2. Enter yearly household income as...**

2024 Dollars  % of Poverty


35000

---

**3. Is coverage available from your or your spouse's job?**

Yes  No

<b>Estimated financial help:</b>	<b>\$791</b> per month (\$9,493 per year) as a premium tax credit. This covers 96% of monthly costs.
<b>Your cost for a silver plan:</b>	<b>\$32</b> per month (\$385 per year) in premiums (which equals 1.1% of your household income).
<b>The most you have to pay for a silver plan:</b>	<b>1.1%</b> of income for the second-lowest cost silver plan
<b>Without financial help, your silver plan would cost:</b>	<b>\$823</b> per month (\$9,878 per year)



14



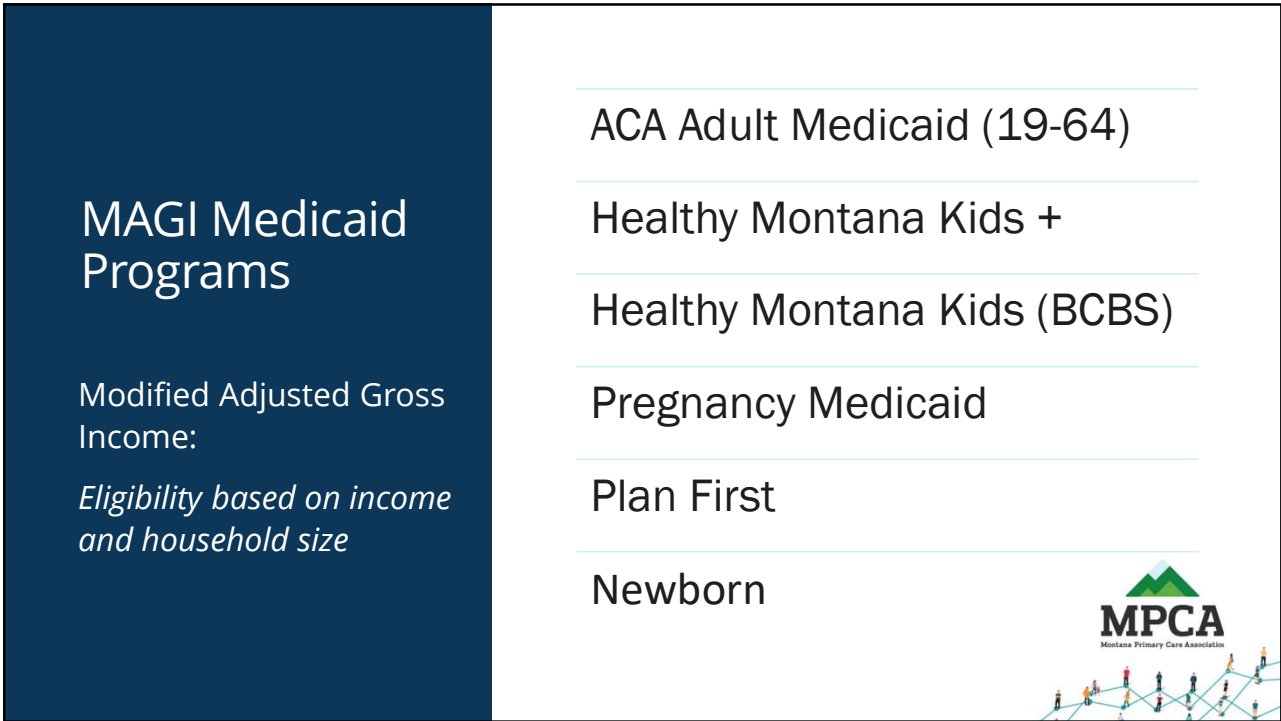
MAGI Medicaid

HELPING PEOPLE APPLY OR GET RE-ENROLLED



MPCA  
Montana Primary Care Association


15



MAGI Medicaid Programs

Modified Adjusted Gross Income:  
*Eligibility based on income and household size*

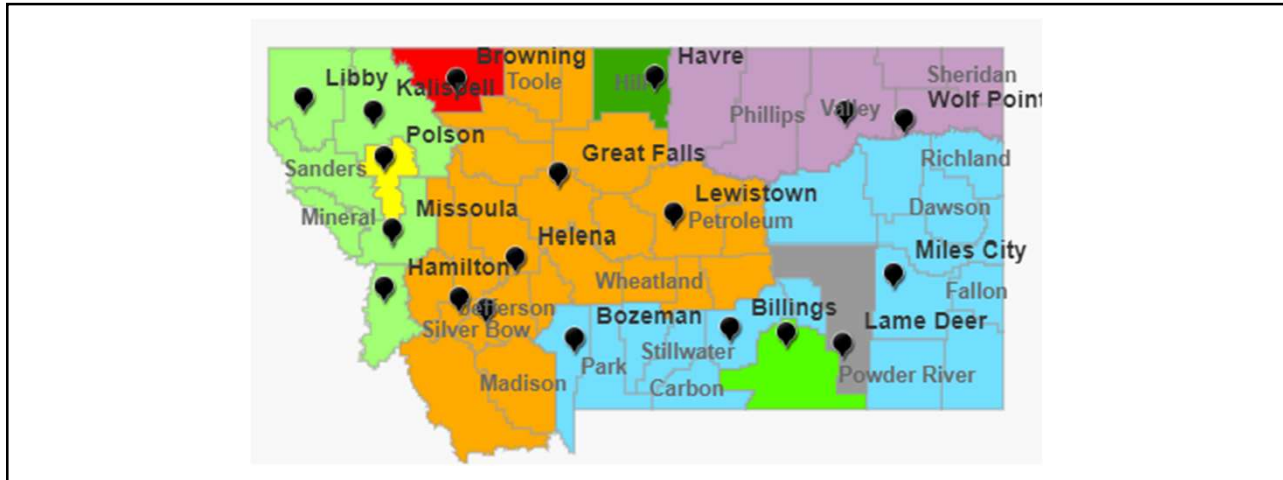
- ACA Adult Medicaid (19-64)
- Healthy Montana Kids +
- Healthy Montana Kids (BCBS)
- Pregnancy Medicaid
- Plan First
- Newborn



MPCA  
Montana Primary Care Association

16





# Montana Offices of Public Assistance

17

## How to apply for Medicaid

- In-person at an Office of Public Assistance
- Via phone on the Public Assistance Helpline or Cover MT Helpline
- Paper application dropped off or faxed to the OPA
- **Online**
  - State Self Service Portal (SSP)
  - Through healthcare.gov for licensed Assisters\*

\*Individuals can enroll themselves in Medicaid through Healthcare.gov

Using Self-service Portal (SSP) for Medicaid Redetermination:

**Account Creation:**

- DPHHS has instructions for account creation here: [SSP-Olta User Workflow \(mt.gov\)](#)
- To create an account on <https://apply.mt.gov> you must have an active email account that you have current access to in order to verify your account.

- Click 'Sign In/Create Account'
- DPHHS uses a multi-factor authentication system called Olta that manages login information for Montana.gov


18

# Information you need to apply

It is a good idea to have information about:

- Pay Stubs
- Your Bills
- People in your home
- Checking/Savings Accounts
- Cars/Mobile Homes/Land/Houses
- Health Care Policies/Life Insurance Policies
- Medicare/SSI/SSA
- Montana Residency
- Social Security Number
- Self-employment financial records
- Insurance benefits and worker's comp
- Veterans Admin benefits and pensions
- Value of CDs, stocks, and bonds
- Value of burial policies
- Value of trust(s)
- Amount of loans, gifts, or contributions
- Balance of Individual Indian Money account
- Information about pregnancy and due date
- School enrollment/history information

(Not all assistance programs require all of the above information.)



19

## Figure 1: MAGI Rules for Determining Medicaid and CHIP Households

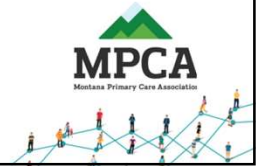
If an individual is a:		
Tax Filer Not Claimed as a Dependent	Tax Dependent	Non-Filer / Non-Dependent
Individual's household is: <ul style="list-style-type: none"> <li>• Tax filer plus:                             <ul style="list-style-type: none"> <li>→ Spouse</li> <li>→ All persons whom tax filer expects to claim as a dependent</li> </ul> </li> </ul>	Individual's household is: <ul style="list-style-type: none"> <li>• Household of the tax filer claiming individual as a dependent</li> </ul> <p style="color: #ff9800; font-weight: bold; margin: 5px 0;">EXCEPTIONS (apply the rules for non-filers)</p> <ul style="list-style-type: none"> <li>• Tax dependents not a child of the taxpayer</li> <li>• Individuals under 19* living with both parents not expected to file a joint return</li> <li>• Individuals under 19* claimed as tax dependent by non-custodial parents</li> </ul>	For individuals age 19 and above, household is: <ul style="list-style-type: none"> <li>• Individual plus:                             <ul style="list-style-type: none"> <li>→ Spouse (if living with the individual)</li> <li>→ Children under age 19* (if living with the individual)</li> </ul> </li> </ul> For individuals under age 19*, household is: <ul style="list-style-type: none"> <li>• Individual plus:                             <ul style="list-style-type: none"> <li>→ Siblings under 19</li> <li>→ Parents (including step-parents)</li> <li>→ Children living with the individual</li> </ul> </li> </ul>

## Determining household for MAGI cases

20

# Medicaid Application Tips

1. Make sure the OPA has the most up-to-date contact information for all people enrolled in Medicaid and Healthy MT Kids on an ongoing basis: [Medicaid Change of Address Form: DPHHS \(accessgov.com\)](https://accessgov.com)
2. Help patients create accounts on [apply.mt.gov](https://apply.mt.gov) (SSP) and **sign up to receive notices via both email and mail**
3. Become authorized representatives for cases to assist with navigating administrative barriers\*
4. If some household members are still enrolled in a Medicaid program, those who lost coverage can request their benefits be reinstated via the SSP without requiring a new application
5. Once enrolled in Medicaid, people should report changes or complete their renewal through the state directly, not through FFM



21

# Medicaid Application

[APPLY.MT.GOV](https://apply.mt.gov)

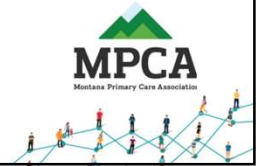


22

# Application Scenario

Lily (30) needs to apply for Medicaid for herself and her two kids Charlie (5) and Sam (7)

- Sam and Charlie's other parent doesn't live in the household, and she does not receive child support payments
- Her mom (72) lives with them and does not work outside the home, she is enrolled in Medicare and receives Social Security benefits but is not Lily's tax dependent
- Lily works part-time cleaning for her aunt's business and earns \$17 per hour for between 20-30 hours of work per week
- Lily is an enrolled member of Salish tribe, but her children are not enrolled
- Lily found out that her family no longer has Medicaid coverage when she went to pick up her children's medication at the pharmacy, but thinks they should still qualify



23

# Administrative Reviews and Fair Hearings

A person can ask for a fair hearing if:

- Their Medicaid benefits are denied, suspended, terminated, or reduced. This includes any action by the state Medicaid agency that affects their eligibility, services, or benefits; or
- The state didn't make a decision about their eligibility within a reasonable time period.

People have the right to ask for an expedited (faster) fair hearing if they have an urgent health care need that could result in serious harm if it's not treated soon. The agency's decision notice must include information on how to ask for an expedited fair hearing.

## Keeping Medicaid benefits during the fair hearing process

If someone who already has Medicaid asks for a fair hearing **before** the effective date of the agency's decision (also called the "date of action"), the state must continue the person's benefits until the final fair hearing decision is issued. There may be **as few as 10 days** between the date on the decision notice and the date of action. Some states may also reinstate a person's Medicaid benefits retroactively if they ask for a fair hearing **no more than 10 days after** the date of action.

If the result of the fair hearing upholds (agrees with) the state's original decision, some states may require a person to pay back costs for any services they got while the fair hearing was pending.



24

# Cover Montana resources:

Monthly  
Webinars

Monthly  
Office Hours


Email  
Newsletter

Website with  
searchable help  
&  
appointments


Get Cover Again  
Campaign



25




## HOW TO SCHEDULE AN APPOINTMENT: Go to [Find Local Help](https://CoverMT.org) on CoverMT.org




**Enter your zip code**  
Enter your zip code and language preference. You can select to view appointments that are phone, virtual, in-person, or all the above.


Schedule an Appointment Online



**See Schedules**  
It will show you available schedules that match you search criteria. Click on "schedule online" to see all available appointments for each Navigator.



**Schedule appointment**  
Select "schedule online" for the for your preferred time format - phone, virtual, in-person. Fill in your name and contact info. You don't need an email to schedule, but a phone number is required.



**Get Covered Again  
Roadmap to Re-enrollment**

26

Join the Early Childhood Coalition of Flathead Valley for:

# STORYTELLING FOR BEGINNERS

*Storytelling is one of the most impactful tools in sharing how changes to programs like Medicaid and childcare affect your family.*



Up next: August 21st from 1:00-3:00 or 5:00-6:30

27


## Troubleshooting Medicaid Applications

What issues have you run into doing Medicaid applications in the past?

What do you feel like you need more information/training on?

Errors or glitches you have seen?

Where to reach out for help?



28



# COVER MONTANA

Tierney Strandberg  
Senior Coordinator for Cover MT  
Bozeman & Southwest MT  
406-595-4934  
[tstrandberg@mtpca.org](mailto:tstrandberg@mtpca.org)

---

Annie Carlson  
Navigator-Flathead  
(406)471-7049  
[acarlson@mtpca.org](mailto:acarlson@mtpca.org)

