

Presumptive Eligibility

Last Updated: March 1, 2024



Agenda

- Presumptive Eligibility Overview
- Covered Benefits
- Qualified Providers (QPs)
- How to Become a QP
- Completing the PE Application
- Other Resources
- IHCP Presumptive Eligibility Standards
- Questions



Presumptive Eligibility Process Overview

What Is Presumptive Eligibility and Why Is It Important?

Presumptive Eligibility (PE) allows uninsured or underinsured individuals and their families to obtain temporary coverage quickly. They can get care immediately.

PE allows providers to be reimbursed for services covered by the benefit package provided immediately after PE approval.

During the PE period, the individual is able to receive treatment from other Indiana Health Coverage Programs (IHCP) providers. Presumptively eligible individuals must still complete a full application to determine eligibility for continued coverage.



Presumptive Eligibility for Inmates

The PE process also includes a subcategory for **PE for Inmates** to allow temporary coverage limited to inpatient hospital services only.



What Services Are Covered?

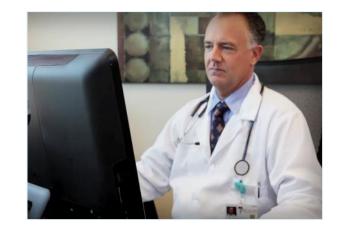
The specific PE benefit plan to which an individual is assigned is determined during the application process. Based on the criteria for various aid categories, individuals are determined to be presumptively eligible and assigned to benefit plans accordingly.

During an individual's PE period, the IHCP provides reimbursement for all services covered within the designated benefit.



Presumptive Eligibility Benefit Plans

- Presumptive Eligibility Package A Standard Plan
- Presumptive Eligibility Adult
- Presumptive Eligibility Family Planning Services Only
- Presumptive Eligibility for Pregnant Women
- Medicaid Inpatient Hospital Services Only



Presumptive Eligibility Aid Categories

- Infants
- Children
- Parents/Caretakers
- Former Foster Children
- Pregnant Women
- Family Planning
- Adult



NOTE: For more information about presumptive eligibility benefit plans and aid categories, see the <u>Presumptive Eligibility</u> provider reference module at in.gov/medicaid/providers.

Who Is Eligible for Presumptive Eligibility?

To qualify for **presumptive eligibility**, applicants must:

- Be a U.S. citizen, qualified noncitizen or qualifying immigrant with one of the following immigration statuses:
 - Lawful permanent resident immigrant living lawfully in the United States for five years or longer
 - Refugee
 - Individual granted asylum by immigration office
 - Deportation withheld by order from an immigration judge
 - Amerasian from Vietnam
 - Veteran of U.S. Armed Forces with honorable discharge
 - Other qualified alien



Who Is Eligible for Presumptive Eligibility? (continued)

To qualify for **presumptive eligibility**, applicants must also:

- Be an Indiana resident (Indiana address must be provided on the application)
- Not be currently enrolled in any IHCP program, including Healthy Indiana Plan (HIP) enrollment or conditional HIP status*
 - Medical Review Team (MRT) and Preadmission Screening and Resident Review (PASRR) coverage are the only exceptions
 - Individuals who recently applied for Medicaid but have not yet received a determination may apply for PE to cover services while an IHCP decision is pending.
- Not be covered by a PE benefit plan, currently or within the past 12 months (or, if pregnant, not had PE coverage during the current pregnancy)*
- Not be currently incarcerated*
- Not be an adult (age 21–64) admitted to or residing in an institute for mental disease (IMD)
- Meet the income level requirements outlined in Table 1.0 (next slide), as well as any additional requirements specific to the applicable aid category (see the <u>Presumptive</u> <u>Eligibility</u> module)

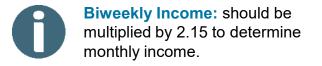
^{*} Requirements marked with an asterisk are not applicable for PE for Inmates.

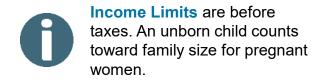
Presumptive Eligibility Income Standards

Table 1.0 Presumptive Eligibility Income Standards

Aid Category Description	FPL Limit
Infants	213%
Children (Ages 1-18)	163%
Parents/Caretakers	Converted to AFDC limits
Former Foster Care Children	No FPL Requirement
Pregnant Women	213%
Family Planning	146%
Adult	138%









NOTE: The percentages in this table include a 5% income disregard. When completing a full application, the 5% income disregard will only be applied if an individual is otherwise eligible for the IHCP.

Presumptive Eligibility Covered Benefits



Presumptive Eligibility – Package A Standard Plan

Full-coverage benefit package – All IHCP-covered services

- Infants
- Children
- Parent/Caretaker
- Former foster children

Fee-for-service delivery system

Presumptive Eligibility for Pregnant Women

Limited coverage for ambulatory pregnancy-related services

Examples of Covered Services

- Prenatal care, including pregnancyrelated labs and prescription drugs
- Outpatient services
- Immunizations
- Transportation for pregnancy or emergency-related care
- Mental health
- Dental services

Examples of Services NOT Covered

- Inpatient care
- Labor and delivery
- Postpartum care
- Abortion services
- Sterilizations
- Hospice
- Long-term care
- Services unrelated to pregnancy or birth outcome

Fee-for-service delivery system

Presumptive Eligibility – Adult

Limited coverage mirrors the *HIPBasic* benefit plan

Examples of Covered Services

- Ambulatory services, such Mental health and as physician services
- Outpatient surgery
- Dialysis
- Emergency services
- Hospitalization

- substance abuse
- Prescription drugs
- Rehabilitative services
- Lab and x-rays
- Preventive care
- Hearing aids

Examples of Services NOT Covered

- Dental services*
- Vision services*
- Bariatric surgery
- Treatment for temporomandibular joint (TMJ) disorder

Copayments apply to office and other outpatient services, inpatient services, prescription drugs, and nonemergency use of the emergency department. Preventive care, tobacco cessation drugs, family planning, and emergency services are exempt from copayments.

Fee-for-service delivery system

^{*} For 19- and 20-year-old members, one routine vision exam and one routine dental exam is covered per year.

Presumptive Eligibility Family Planning Services Only

Limited coverage for services and supplies intended to prevent or delay pregnancy

Examples of Covered Services

- Sterilization services
- Annual family planning visit
- Oral contraceptives, including necessary related lab services
- Initial diagnosis of sexually transmitted diseases (STDs) or sexually transmitted infections (STIs)
- HIV screening
- Pap smear
- Limited history and physical exams

Fee-for-service delivery system

Presumptive Eligibility for Inmates

Coverage is limited to inpatient hospital services only through the fee-for-service delivery system.

For more information, see the <u>PE for Inmates</u> page at in.gov/medicaid/providers.



Qualified Providers (QPs)

Provider Types That Can Be QPs for PE – Effective February 2, 2018

Acute Care Hospitals

- Provider Type: 01
- Provider Specialty: 010

Federally Qualified Health Centers (FQHCs)

- Provider Type: 08
- Provider Specialty: 080

Rural Health Clinics (RHCs)

- Provider Type: 08
- Provider Specialty: 081

Psychiatric hospitals

- Provider Type: 01
- Provider Specialty: 011

Community Mental Health Centers (CMHCs)

- Provider Type: 11
- Provider Specialty: 111

County Health Departments

- Provider Type: 13
- Provider Specialty: 130

Family or General Practitioner*

- Provider Type 31
- Provider Specialty 316 or 318

Advanced Practice Registered Nurse Practitioner*

- Provider Type 09
- Provider Specialty 093

Certified Nurse Midwife*

- Provider Type 09
- Provider Specialty 095

General Internist*

- Provider Type 31
- Provider Specialty 344

General Pediatrician*

- Provider Type 31
- Provider Specialty 345

Obstetrician or Gynecologist*

- Provider Type 31
- Provider Specialty 328

Family Planning Clinic*

- Provider Type 08
- Provider Specialty 083

Medical Clinic*

- Provider Type: 08
- Provider Specialty: 082



Asterisks indicate providers that can be QPs for PEPW (for low-income pregnant women) only. Other QPs can make PE determinations for all applicable eligibility groups.

QP Requirements for Presumptive Eligibility

Federal Medicaid Regulations

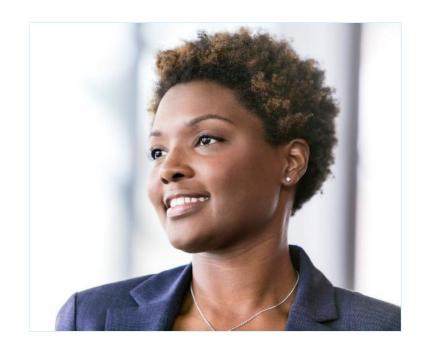
- Hospitals and other QPs must participate as providers under the Indiana Medicaid State Plan or a demonstration under Section 1115 of the Social Security Act.
- The QP must notify the IHCP of its intention to make presumptive eligibility determinations, and
- The QP must agree to make presumptive eligibility determinations consistent with state policies and procedures.



QP Requirements for Presumptive Eligibility

State Requirements

- QP must participate in presumptive eligibility IHCP Provider Healthcare Portal (IHCP Portal) training.
- QP must participate in presumptive eligibility training.
- QP must complete and submit presumptive eligibility QP attestations via the IHCP Portal.
- QP must encourage individuals to complete and submit a full Indiana Application for Health Coverage. Only navigators may assist with plan and provider selections, completing, and submitting the application.



QP Requirements for Presumptive Eligibility

Performance Measures

Specific performance measures for QPs are:

95% of applications completed

Percent of presumptively eligible members who complete the *Indiana*Application for Health

Coverage

90% are completed correctly

Percent of presumptively eligible members whose Indiana Application for Health Coverage is completed correctly

95% determined eligible

Percent of presumptively eligible members who are subsequently determined eligible for full eligibility under an IHCP program, such as Traditional Medicaid or HIP

How to Become a QP for PE

Eligible providers must affirm the following:

- That the organization understands and will abide by any published guidance regarding the performance of PE activities.
- That the organization will not knowingly or intentionally misrepresent client information in order to inappropriately gain PE.
- That the organization understands that all PE QP enrollment activities undertaken by this organization must be performed by an organization's employee or designee.





NOTE: Enrolled QPs and their staffs may not perform presumptive eligibility determinations for other non-QP providers, such as physician groups or dentists.

To become a QP, providers must first complete a prequalification process by updating the *Provider Maintenance Presumptive Eligibility* page in the IHCP Provider Healthcare Portal.

Using the IHCP Portal, a provider with an eligible provider type and specialty can update the *Provider Maintenance Presumptive Eligibility* page by following these instructions:

1. Log into the portal.



Completing the prequalification process using the IHCP Portal:

- 1. Log into the portal.
- 2. On My Home page, click **Provider Maintenance**.



Completing the prequalification process using the IHCP Portal:

- 1. Log into the portal.
- 2. On My Home page, click **Provider Maintenance**.
- 3. Click Presumptive Eligibility Changes.

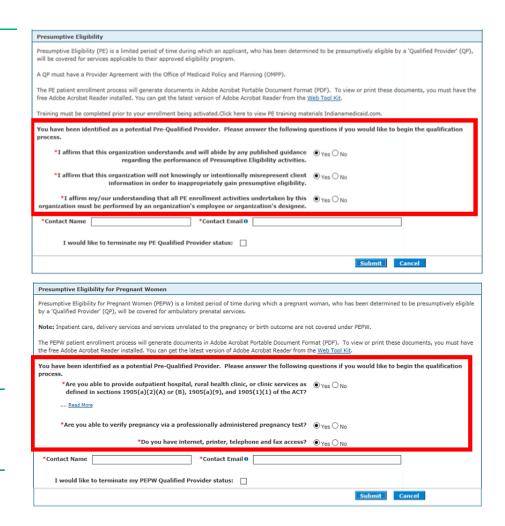


Completing the prequalification process using the IHCP Portal:

- Log into the portal.
- 2. On My Home page, click **Provider Maintenance**.
- 3. Click Presumptive Eligibility Changes.
- Read the information and answer the questions using the radio buttons

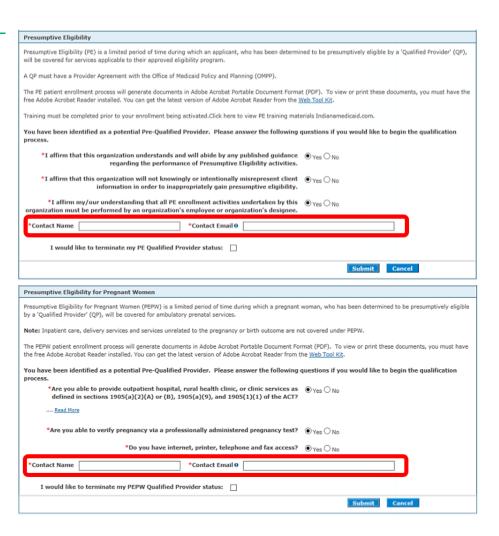


NOTE: Depending on the provider's type and specialty, the provider will see either the Presumptive Eligibility panel or the Presumptive Eligibility for Pregnant Women panel.



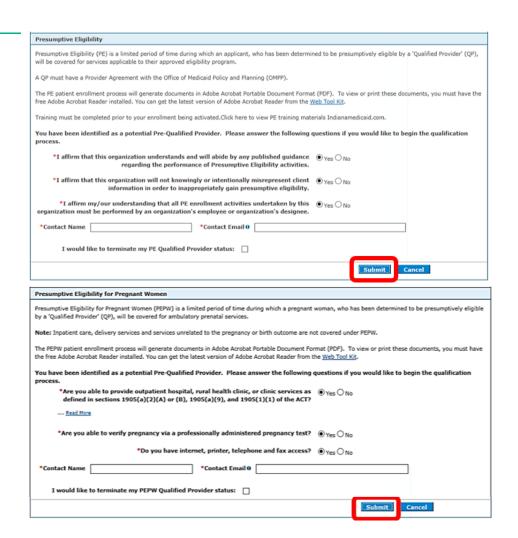
Completing the prequalification process using the IHCP Portal:

- 1. Log into the portal.
- Click Provider Maintenance.
- On My Home page, click Presumptive Eligibility Changes.
- Read the information and answer the questions using the radio buttons.
- Provide the name and email address of the individual responding to the questions.



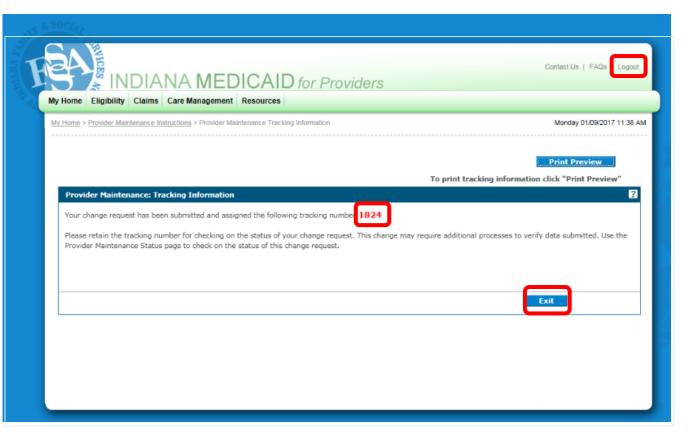
Completing the prequalification process using the IHCP Portal:

- 1. Log into the portal.
- 2. Click Provider Maintenance.
- On My Home page, click Presumptive Eligibility Changes.
- Read the information and answer the questions using the radio buttons.
- Provide the name and email address of the individual responding to the questions.
- Review the information for accuracy and click **Submit**.



Clicking **Submit** completes the prequalification process and provides a tracking number.

Click **Exit** to return to the *Provider Maintenance* page or log out of the IHCP Portal.



When the prequalification process is complete, the providers immediately receive an automated email notification with their PE QP status. A Provider Relations consultant will contact the prequalified QP within 10 business days to schedule IHCP Portal training.

The Provider Relations consultant will also provide the QP with a link to the PE process training presentation.



After the IHCP Portal training is complete, the Provider Relations consultant activates the provider's PE certification status with effective and end dates in *Core*MMIS. The QP may then submit presumptive eligibility applications via the IHCP Portal and provide presumptive eligibility determinations to qualified individuals.

How to Locate a QP

Once certified, a provider's QP status is evident for members searching for an IHCP provider.

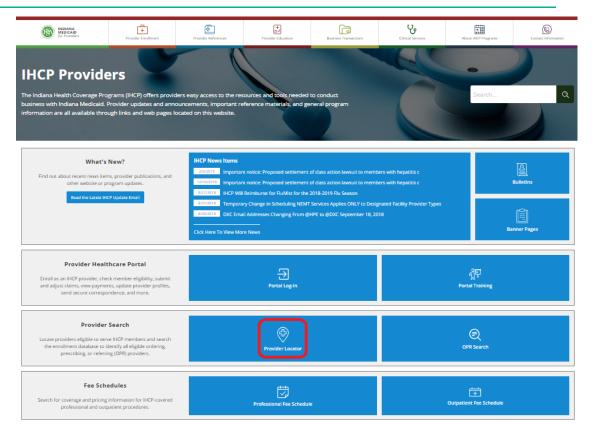
Provider Relations/Customer Assistance

800-457-4584

IHCP website

- Go to www.in.gov/medicaid/providers.
- In the Provider Search section of the homepage, click **Provider Locator**. This link takes users to the provider search page.

Members can access the same Provider Locator by clicking **Find a Medicaid Provider** on the homepage of the member website at www.in.gov/medicaid/members.



Completing the Presumptive Eligibility Application

How the Presumptive Eligibility Process Works



CAUTION: The presumptive eligibility member application system is a live production environment. Providers should not create test cases and use the live application for training purposes. Per the provider's attestation during QP enrollment:

- The organization will not knowingly or intentionally misrepresent client information in order to inappropriately gain presumptive eligibility.
- Providers must not click SUBMIT multiple times on one application.



How the Presumptive Eligibility Process Works

Using the IHCP Portal, a QP can guide an applicant through the PE process by following these steps:

- The QP uses the Eligibility
 Verification Request feature in
 the IHCP Portal to verify that
 the individual is not already an
 IHCP member.
 - a. Log into the portal.



How the Presumptive Eligibility Process Works

Using the IHCP Portal, a QP can guide an applicant through the PE process by following these steps:

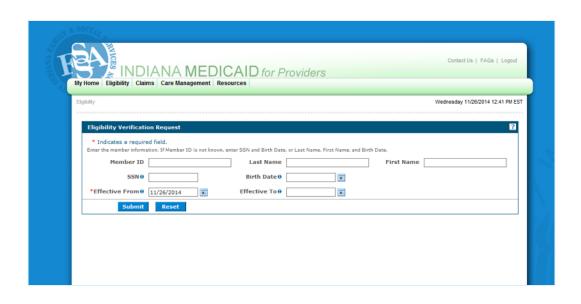
- The QP uses the Eligibility
 Verification Request feature in
 the IHCP Portal to verify that
 the individual is not already an
 IHCP member.
 - a. Log into the portal.
 - b. Click **Eligibility** in the menu bar.



How the Presumptive Eligibility Process Works

Using the IHCP Portal, a QP can guide an applicant through the PE process by following these steps:

- The QP uses the Eligibility
 Verification Request feature in
 the IHCP Portal to verify that
 the individual is not already an
 IHCP member.
 - a. Log into the portal.
 - b. Click **Eligibility** in the menu bar.
 - c. Search for the member and the effective date or dates when the service will be provided.





NOTE: Eligibility can be verified via the Interactive Voice Response (IVR) System, IHCP Portal, or 270/271 electronic transactions. However, the presumptive eligibility application may be completed *only* using the IHCP Portal.

How the Presumptive Eligibility Process Works

Using the IHCP Portal, a QP can guide an applicant through the PE process by following these steps:

2. If no active coverage is found for the individual, click the appropriate **PE Application** button.



NOTE: Depending on the member's and provider's information, the **PE Application**, **PE Application for Pregnant Women**, and/or **PE Application for Inmate** button will be available.



How the PE Process Works

Completing the PE application

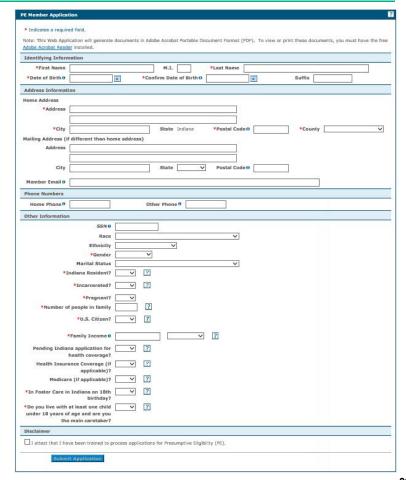
Provide as much information as possible on the application. Required fields are marked with an asterisk(*).

Required fields:

- First Name
- Last Name
- Date of Birth
- Address
- City
- Postal Code
- County
- Gender

- IndianaResident?
- Incarcerated?
- Pregnancy?
- Number of people in family
- U.S. Citizen?
- Family Income

- In foster care in Indiana on 18th birthday?
- Do you live with at least one child under 18 years of age and are you the main caretaker?



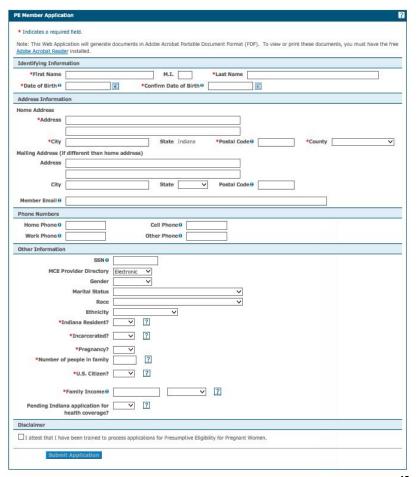
How the PE Process Works

Completing the PEPW application

If the QP is determining presumptive eligibility for a pregnant woman, the application will vary slightly. Provide as much information as possible on the application. Required fields are marked with an asterisk(*) on the portal. Required fields:

- Indiana Resident?
- First Name
- Last Name
- Date of Birth
- Address
- City
- Postal Code
- County

- Incarcerated?
- Pregnancy?
- Number of people in family
- U.S. Citizen?
- Family Income



Presumptive Eligibility – Application Process Considerations

Presumptive Eligibility Considerations

Applicants should understand they must comply with the IHCP regular application process (for example, documentation submission) for determining full eligibility. The member's failure to cooperate with the DFR to complete the application process will result in termination of the individual's presumptive eligibility status.

Before clicking **Submit Application**, providers should carefully review all information with the patient to ensure that it has been entered correctly (check the spelling of the patient's name, correct date of birth, and so on). After the application is submitted, the provider cannot make corrections.





NOTE: If the member's name, address or date of birth is accidentally and inadvertently entered incorrectly during the member application process, the provider must contact their Provider Relations consultant to have the information corrected.

How the Presumptive Eligibility Process Works

Completing a presumptive eligibility application

Review the information in the application for accuracy.

Click the attestation statement box in the Disclaimer section at the bottom of the application to enable the Submit Application button. When you are ready to submit the information, click **Submit Application**.



After you submit the application, an immediate determination is given in a pop-up window.

Follow the directions in the pop-up window:

- Print the summary page of information (if applicable).
- Print the acceptance or denial letter.
- Close the pop-up.





PEPW Approval Letter Example



PEPW Denial Letter Example



PE Adult Approval Letter Example



PE Adult Denial Letter Example



PE Child Approval Letter Example



PE Family Planning Approval Letter Example



The QP should inform the PE member of their coverage, including:

- Limitations, such as covered/noncovered services, of the presumptive eligibility benefit package (especially Presumptive Eligibility Family Planning Services Only, Presumptive Eligibility for Pregnant Women, and Presumptive Eligibility – Adult)
- The coverage period
- Guidance for how the provider will help the member complete the full *Indiana Application* for Health Coverage



The QP should inform the member of the coverage period and conditions.

- If the individual does file an *Indiana* Application for Health Coverage, the presumptive eligibility period lasts until a final eligibility determination from the Indiana Family and Social Services Administration (FSSA) has been made.
- If the individual does not file the full application, coverage ends the last day of the month following the month in which the presumptive eligibility status was granted.



EXCEPTION: PE Adult – If conditionally approved for HIP, this group will retain PE coverage until they make the required POWER Account contribution. If they meet application and payment timelines, there will be no gap in coverage.



Presumptive Eligibility Considerations

During the presumptive eligibility period, the eligible individual will be able to receive treatment from IHCP providers other than the QP. Members should present the PE Approval Letter as proof of eligibility.

Presumptive eligibility coverage begins the same day a QP determines an individual to be presumptively eligible.

Presumptive eligibility is terminated the last day of the month following the month in which the presumptive eligibility status was granted if no *Indiana Application for Health Coverage* is pending with the DFR.

Example

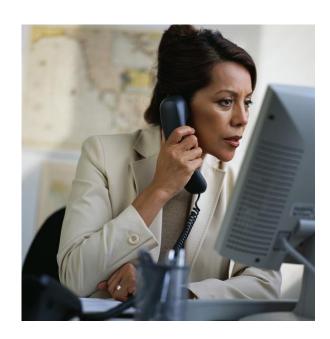
If an individual is determined presumptively eligible on July 14 and does not submit an *Indiana Application for Health Coverage*, the presumptive eligibility coverage will end August 31.



It is imperative that the QP inform the individual of the need to complete the full application before the temporary eligibility period ends and provide information about how the applicant can do so.

As explained in the acceptance letter, the individual may complete the *Indiana Application for Health Coverage*:

- At the provider where they were found presumptively eligible
- Online at the <u>Family and Social Services Administration</u> <u>Benefits Portal</u> at fssabenefits.in.gov/bp/#
- Over the telephone at 800-403-0864
- At a Division of Family Resources (DFR) local office (See the <u>Find My Local DFR Office</u> webpage.)



Completing the Indiana Application for Health Coverage

Qualified PE organizations may apply to be authorized representatives or Application Organizations (AOs).

QP staff members or the QP's designee helping consumers complete the *Indiana Application for Health Coverage* also need to be certified as Indiana Navigators or designated as authorized representatives.

Only in those roles may the organization staff assist presumptive eligibility participants with their *Indiana Application* for Health Coverage.



Completing the Indiana Application for Health Coverage

The DFR makes all final eligibility determinations.

- If the Indiana Application for Health Coverage is received by the DFR before the last day of the month following the month in which presumptive eligibility was approved, the individual's presumptive eligibility coverage will not end until the DFR's determination is completed.
- This ensures that there is no gap in coverage.

If the *Indiana Application for Health Coverage* is approved, presumptive eligibility is terminated on the day after IHCP benefits begin.

If determined conditionally eligible for HIP, the PE Adult group will retain PE coverage until they make the required POWER Account contribution. If they meet application and payment timelines, there will be no gap in coverage.

CoreMMIS receives eligibility determinations and updates from the DFR on a daily basis.

Eligibility Verification System (EVS)

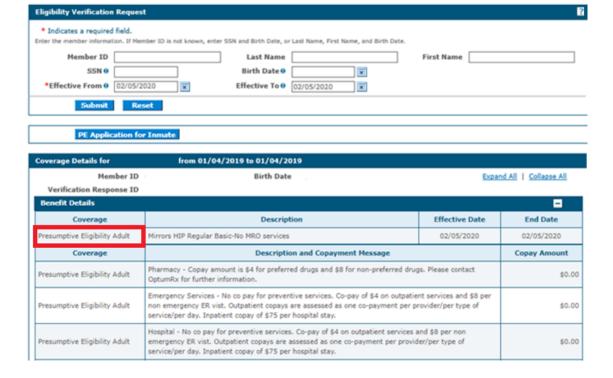
The EVS communicates information about presumptively eligibility members the day following the determination by the QP.

Information about the determination is available by using one of the three eligibility sources:

- IHCP Provider Healthcare Portal (accessible from the homepage at in.gov/medicaid/providers)
- Interactive Voice Response (IVR)
 System: 800-457-4584
- 270/271 electronic transaction



Eligibility Verification in the IHCP Portal



Type the member's information into the *Eligibility Verification*Request screen

The benefit plan name appears in the Coverage column.

Other Resources

Other Resources

This training course provides an overview of the presumptive eligibility programs, the functions of the IHCP Portal related to becoming a QP, and presumptive eligibility enrollment for eligible applicants.

QPs are encouraged to review the <u>Presumptive Eligibility</u> provider reference module for additional details about the program, such as:

- Information about navigators
- Determining family income
- Determining family size
- Eligibility examples

IHCP Presumptive Eligibility Standards

IHCP Presumptive Eligibility Standards

Caution: The PE member application system is a live production environment. Providers should not create test cases and use the live application for training purposes.

Monthly Income Maximum Amounts (Effective March 1, 2024)									
	213% FPL	163% FPL	138% FPL	213% FPL					

Family Size	Parents/ Caretakers HP	213% FPL Infants (Under age 1) HI	163% FPL Children (Under Age 19) HK	138% FPL Adults (Ages 19–64) HA	213% FPL Pregnant Women PN	146% FPL Family Planning HF	Former Foster Care Children (Ages 18–25) H1
1	\$ 152	\$ 2,674	\$ 2,046	\$ 1,733	N/A	\$ 1,833	N/A
2	\$ 247	\$ 3,628	\$ 2,776	\$ 2,351	\$ 3,628	\$ 2,487	N/A
3	\$ 310	\$ 4,584	\$ 3,507	\$ 2,970	\$ 4,584	\$ 3,142	N/A
4	\$ 373	\$ 5,538	\$ 4,238	\$ 3,588	\$ 5,538	\$ 3,796	N/A
5	\$ 435	\$ 6,493	\$ 4,969	\$ 4,207	\$ 6,493	\$ 4,451	N/A
6	\$ 498	\$ 7,449	\$ 5,700	\$ 4,826	\$ 7,449	\$ 5,106	N/A
7	\$ 561	\$ 8,403	\$ 6,430	\$ 5,444	\$ 8,403	\$ 5,760	N/A

General Presumptive Eligibility Applicant Requirements

PE Adult Requirements

To qualify for Presumptive Eligibility, an applicant must:

- Be a U.S. citizen, qualified noncitizen or qualifying immigrant
- · Be an Indiana resident
- Not be a current IHCP member, including Healthy Indiana Plan (HIP)
- Not be enrolled through the presumptive eligibility process (Presumptive Eligibility or Presumptive Eligibility for Pregnant Women) currently or within time-frame restrictions
- · Not be currently incarcerated
- Must meet the income level requirements specific to certain aid categories

Individuals applying for PE Adult:

- · Must not be on Medicare
- Must not be in "conditional" status on a HIP application

IHCP Presumptive Eligibility (PE) Standards

	Presumptive Eligibility Period	Frequency Limitations				
for coverage through the IH ENDS – On the last day of the presumptively eligible, unless	ne month following the month the individual was found ss the individual has filed an <i>Indiana Application for Health Coverage</i> Resources (DFR) – in which case, PE coverage ends when the DFR has	Individuals receive presumptive eligibility with the following limitations: • Only one PE determination per rolling 12-month period • Only one PE determination per pregnancy				
Presumptive Eligibility Benefits (All PE Benefits Are Fee-for-Service)						
Infants/Children	All covered services available under Package A - Standard Plan					
Parents/Caretakers	All covered services available under Package A - Standard Plan					
Former Foster Children	All covered services available under Package A - Standard Plan					
Pregnant Women	Ambulatory prenatal services, including the following items/services: doctor visits for prenatal care, prescription drugs related to the pregnancy, prenatal lab work and transportation to prenatal visits					
Family Planning	Family planning services only, such as: family planning visits, laboratory tests, limited health history and physical exams, pap smears, condoms, and birth control					
Adults 19–64	All covered services available under HIP Basic For more information about HIP covered services, visit the HIP website at in.gov/fssa/hip.					

IHCP Presumptive Eligibility (PE) Standards

Completing the Indiana Application for Health Coverage

All PE individuals must complete an Indiana Application for Health Coverage, which can be done as follows:

- · At the provider where they were found presumptively eligible
- · Online at the Family and Social Services Administration Benefits Portal at fssabenefits.in.gov/bp/#
- Over the phone by calling 800-403-0864
- At a Division of Family Resources (DFR) local office (See the Find My Local DFR Office webpage.)

For More Information on Presumptive Eligibility

For more information, see the <u>Presumptive Eliqibility</u> provider reference module available at in.gov/medicaid/providers.

Questions

Do you have any questions about the topics covered today?

- Presumptive Eligibility Overview
- Covered Benefits
- Qualified Providers (QPs)
- How to Become a QP for PE
- Completing the PE Application
- Other Resources
- IHCP Presumptive Eligibility Standards

Thank You