

What is Medicaid?

Medicaid is a program designed to help low-income Montanans pay for medical bills. The State of Montana recently expanded Medicaid to cover more people. Medicaid is divided into full or basic coverage. Medicaid is not an insurance plan.

Medicaid can be confusing. There are many Medicaid programs in Montana. When you are approved for Medicaid, your Office of Public Assistance (OPA) case manager will tell you what kind of coverage you will receive. Also, they will give you a Medicaid handbook which lists many services covered under full or basic.

It is your responsibility to know if you have full or basic benefits.

Where do I apply for Medicaid?

You can apply in-person for Medicaid at your local Office of Public Assistance, or you can visit <https://apply.mt.gov> to apply online or learn more about your eligibility for Medicaid.

To find your local Office of Public Assistance, call the Montana Public Assistance Customer Service Helpline at 1-888-706-1535 or visit <http://dphhs.mt.gov/hcsd/officeofpublicassistance.aspx> for a list of local offices.

You can also call the Helpline to ask questions about Medicaid and the application process.

When will my benefits start?

Generally, your Medicaid benefits will start right after your application is approved.

Your case manager will also inform you when your benefits end.

What are my responsibilities as a Medicaid recipient?

- Report changes in circumstances that may affect your eligibility (income, resources, household member size, etc.) to the OPA within 10 days of your knowledge of the change.
- Provide all necessary information to determine initial and ongoing eligibility.
- Call **Nurse First**, first. This is an advice line designed to help you determine what kind of care is needed for your symptoms. It is designed to help keep your share of the costs down. The Nurse First Helpline number is 1-800-330-7847.
- Tell your doctor that you have Medicaid and make sure they accept Medicaid.
- Call ahead for an appointment with your doctor and keep your appointments.
- Cooperate with the Third Party Liability (TPL), Child Support Enforcement Division (CSED), Managed Care Division, and Program Compensation.
- Always fill your prescriptions at the same pharmacy.
- Don't sign anything you don't understand. You have the right to use an interpreter, if you need one.

Bring your Medicaid card to all appointments.

What are the cost share fees?

Cost share fees can change from year to year. If you have a question about your cost share fees, it would be a good idea to call the Montana Public Assistance Customer Service Help Line. They should be able to direct you to someone that can tell you what your cost share fees are. The telephone number for the Helpline is 1-888-706-1535.

The cost share fees are also outlined in your Medicaid program handbook.

Has this happened to you?

If you are denied Medicaid, you have the right to a fair hearing. See Montana Legal Services Association's (MLSA) pamphlet on "Public Benefits Fair Hearings: How to Defend Your Rights."

If Medicaid has denied payment for a service, you have the right to a fair hearing. See Montana Legal Services Association's pamphlet on "Public Benefits Fair Hearings: How to Defend Your Rights."

If you feel you have been discriminated against for any reason, use the complaint form provided to you in your Medicaid handbook, or contact the Quality Assurance Division at 1-406-444-2037.

If a doctor's office is charging both you and Medicaid for the same services, or charging Medicaid for services you did not receive, call the Montana Citizens' Advocate Office at 1-800-332-2272.

How long does it take the OPA to make a decision about my eligibility?

A regular application can take up to 45 days. It is important to give the OPA all the information they ask for.

When you apply for Medicaid, be sure to ask how long your application will take to be processed.

I was eligible for Medicaid before I applied. Will Medicaid pay my paid and unpaid bills?

Yes. Medicaid may pay your bills if they occurred within the three months prior to your application and you were determined eligible in those months. There are certain limits to this rule and it is a good idea to ask your case manager when you apply for Medicaid.

If you did incur medical expenses in the three months before you applied for Medicaid, and you think you were eligible, it would be a good idea to bring your medical bills if you have an application interview. If you do not have an interview, be sure to let your eligibility case manager know that you have these bills.

What is Medicaid expansion?

As of January 1, 2016, many people who were previously ineligible for Medicaid benefits in Montana are now eligible due to Medicaid expansion. Contact your local Office of Public Assistance or call the Montana Public Assistance Customer Service Help Line at 1-888-706-1535 to learn if you are affected by Medicaid expansion.

How do I get more help?

Montana Legal Services Association (MLSA) provides free civil legal help to low-income people. Contact us to see if you qualify:

- Apply anytime online at mtlsa.org;
- Call our Helpline at 1-800-666-6899 (Helpline hours are limited).

What help can I find at MLSA?

- Legal advice and representation;
- Referrals to volunteer attorneys and other providers;
- Self-help clinics and materials.

www.MontanaLawHelp.org

Need legal information or forms? Visit www.MontanaLawHelp.org.

Can't find what you want? Use LiveHelp. Click on the LiveHelp picture and get help finding the information you need.

www.MTLISA.org

Find copies of all our brochures online. They are all available for free download!

This pamphlet is meant to give basic legal information, not legal advice about your problem. The law changes often and each case is different. We recommend you talk to an attorney about your legal problem.

Montana Legal Services Association

Public Benefits:

Medicaid



Providing, protecting, and enhancing access to justice.

Rev. 01/17

