El Programa de Medicaid Buy-in para Niños de Texas

Podría ayudar a pagar las cuentas médicas de niños con discapacidades.

1

El Programa de Medicaid Buy-in para Niños

- Ayuda a las familias que necesitan seguro médico, pero ganan demasiado dinero para recibir beneficios de Medicaid tradicional.
- Las familias pagan cada mes por los costos (primas) de Medicaid.

2

El niño tiene que:

- Tener 18 años de edad o menos y ser soltero.
- Vivir en Texas y ser ciudadano o residente legal de EE.UU.
- Cumplir con las mismas reglas de discapacidad usadas para la Seguridad de Ingreso Suplementario (SSI).(El niño no tiene que solicitar beneficios de SSI).

3

Servicios de atención médica de Medicaid para Niños

- Citas médicas.
- Visitas al hospital.
- Cuidado de emergencia.
- Medicamentos con receta.
- Anteojos.

4

Servicios de atención médica de Medicaid para Niños

- Citas con el dentista.
- Atención de salud mental.
- Cuidados de salud en el hogar.

5

Servicios de atención médica de Medicaid para Niños

- Cuidados en una casa de reposo u otro lugar de cuidado.
- Terapia (del habla/ ocupacional/física).
- Exámenes médicos regulares y ayuda con otros servicios de Medicaid (administración de casos).

6

Income limits

- A child can be in the program if the amount of money (income) the family gets or has is below program limits.*
- Monthly income examples:
  - Up to $4,773 for a family of 3.
  - Up to $7,743 for a family of 6.

* Program income limits = 300% of the federal poverty level.

Monthly payment amounts

- Most families pay monthly payments (premiums) based on:
  - Money from jobs and other sources (income).
  - Number of people in the family.
  - If they get insurance through work.
  - If they are in the Medicaid Health Insurance Premium Payment Program (HIPP).

Monthly payment amounts

- Depending on the family's income, some families pay no monthly payment.
- The most a family will pay is $230 each month.*

*This amount might change if the program's income limits change.

Payments for past months

- Medicaid might be able to pay a child's medical bills for the 3 months before the family applied.
- The family will pay the premiums for these months.
- The welcome letter will tell the family more about this.

Other health insurance

- If a family has health insurance from work, Medicaid might pay for services the insurance doesn't cover.
- Medicaid will pay only for services from a Medicaid doctor.

Other health insurance

- If the employer pays half or more of the annual cost, the family must sign up and keep that insurance.
- We will look at the family's case to see if they can be in the HIPP Program. That program might pay for the health insurance from work.

Cost-share limits

- Some families have to pay part of the cost for doctor visits, hospital stays, medicine, therapy, and other health services.
- These costs are usually for monthly buy-in payments, co-pays, and deductibles.

13

Cost-share limits

- There is a limit to the costs a family has to pay every 12 months.
- Families that reach the limit might not have to pay monthly payments for the rest of their benefit period.

14

To apply, use Form H1200—MBIC

- Go to www.hhsc.state.tx.us. Click on "How to Get Help." Click on "Children."
- Call 2-1-1. Ask to have Form H1200-MBIC mailed to you.
- Go to an HHSC benefits office. Call 2-1-1 to find one near you.

15

To find out more or get help:

- **2-1-1 Texas: 2-1-1 or 1-877-541-7905**
- Call 8 a.m. to 8 p.m. Central Time.

  When you call:
  - Pick a language.
  - Pick option 2.
  - Pick "Medicaid" options.

16