IOWA | Health and Human Services

Medicaid for Employed People with Disabilities (MEPD) Frequently Asked Questions

Medicaid for Employed People with Disabilities (MEPD) is a program for people with disabilities who are employed.

What are the eligibility requirements for MEPD?

People who are disabled and have earned income can get Medicaid when the person:

- Is under age 65.
- Is still considered to be disabled based on SSI medical criteria for disability.
- Has earned income from employment or self-employment.
- Meets general SSI-related Medicaid eligibility requirements.
- Is not eligible for any other Medicaid coverage group other than QMB, SLMB, or Medically Needy.
- Has resources less than $12,000 for an individual and $2413,000 for a couple.
- Have net family income less than 250% of the federal poverty level.
- Pays any premium due for the month of eligibility.

How do I find out if I can get MEPD?

To find out if you can get MEPD, you must fill out a Medicaid application. A paper application may be mailed, faxed, or delivered to the HHS office. An application can also be completed via phone by calling the HHS Contact Center at 1-855-889-7985, or you may apply online at https://hhsservices.iowa.gov/apspssp/ssp.portal.

Do I have to pay a premium for MEPD?

If your monthly gross income is over 150% of the federal poverty level, you will have to pay a premium. You will receive a Notice of Action that states the amount of your monthly premium. See the premium chart on the next page.

Note: Your monthly premium will not go up during the 12-month enrollment period. The premium may go down if you report that your income has decreased.

How much will I have to pay each month?

You will get an MEPD Billing Statement telling you the amount of the premium. The chart on the next page can help you figure out the amount of your premium. This chart is a guide only, and the premium amount is updated annually in August.

To find your premium, add your gross earned income and your gross unearned income together. Then find the total of your monthly gross income on the chart. The premium you will have to pay will be on the same line.

If the monthly gross income of the disabled person is:	The monthly premium is:
$1,995 or less	$0
More than $1,995	$441
$2,195	$60
$2,394	$72
$2,660	$84
$2,993	$99
$3,325	$115
$3,990	$144
$4,655	$175
$5,320	$206
$5,985	$238
$7,315	$296
$8,645	$358
$9,975	$421
$11,305	$497
$13,300	$597
$15,295	$699
$17,290	$806
$19,684 and above	$931

When are premiums due?

A billing statement will be sent to you that shows the month a premium is due. To get Medicaid on the first day of next month, premiums should be received by HHS by the last day of the month. Your MEPD will be canceled if you do not pay the premium by the 14th of the month.

Note: When you are first approved, the first billing statement may be for more than one month, and the premium amount or due dates may vary. **Please read your billing statements carefully.**

What happens if I am late paying my premium?

If you do not pay the premium by the due date, your MEPD will be canceled. If you make a premium payment late:

- MEPD can be reinstated if your ongoing month's payment is received by the last day of the month it is due. For example, the payment for the July Medicaid was due July 14, but HHS received it by July 31.
- MEPD coverage can be reopened if the payment is late but is received in the month after the month in which it was due. For example, the payment for July Medicaid was due July 14, but HHS received it by August 31.

Note: If your payment is more than 3 months late, it will not be accepted, and you will not be able to get Medicaid for that month. It is very important that you make your premium payment on time or early if possible.

How are my payments applied?

Payments are always applied to pay the current month's premium if unpaid. If the payment is received **after** the 14th of the month and the current month is already paid, it will be held to pay for the next month. (See examples on the following page)

This is the order that payments are applied to your account:

1. To the current month, if the current month is unpaid.
2. If the payment is received before the 14th, after paying the current month, any extra money will be applied to old unpaid months, in this order:
    a. To the month before the current calendar month, if unpaid.
    b. To the oldest unpaid month and forward until all old unpaid months have been paid.
3. If the payment is received after the 14th of the month, it will be held to pay to the next month.
4. When all unpaid months have been paid, any extra money will be held as a credit and used to pay future months.

Examples: The member has a monthly premium of $72.00. The member has not made their first two premium payments and owes for the current month.

Example 1: The member mails in a payment for $144.00 and it is received on the 10th of the month.

- $72.00 will be applied towards the current month, and
- $72.00 will be applied towards the previous month, leaving a past-due balance on the first month.

Example 2: The member mails in a payment for $144.00 and it is received on the 18th of the month.

- $72.00 will be applied towards the current month, and
- $72.00 will be applied towards the following month.
- No payments will be applied towards the past-due months.

Example 3: The member mails in a payment of $216.00 and it is received on the 10th of the month.

- $72.00 will be applied towards the current month,
- $72.00 will be applied towards the previous month, and
- $72.00 will be applied towards the oldest unpaid month.

Example 4: The member mails in a payment of $216.00 and it is received on the 18th of the month.

- $72.00 will be applied towards the current month,
- $72.00 will be applied towards the following month, and
- $72.00 will be applied towards the previous month, leaving a past-due amount for the oldest unpaid month.

Example 5: The member mails in a payment of $288.00 and it is received on the 10th of the month.

- $72.00 will be applied towards the current month,
- $72.00 will be applied towards the previous month,
- $72.00 will be applied towards the oldest unpaid month, and
- $72.00 will be applied to the second oldest unpaid month.

Example 6: The member mails in a payment of $288.00 and it is received on the 18th of the month.

- $72.00 will be applied towards the current month,
- $72.00 will be applied towards the following month,
- $72.00 will be applied towards the previous month, and
- $72.00 will be applied towards the oldest unpaid month.

How do I pay my premium?

A postage-paid envelope is included with your bill. If you lose your MEPD Billing Statement, you can call your local HHS office to get a new one mailed to you. If you lose your envelope, you may mail your payment to the address below:

Iowa Medicaid MEPD Premium
Treasurer State of Iowa
PO Box 78003
Minneapolis, MN 55480-2800

Please write your name and your member ID number on the check or money order. If this information is not included, your payment may not be credited to the right account.

Where can I go to get services?

Most members enrolled with MEPD are enrolled in the Iowa Health Link managed care program. This program gives you health coverage through a Managed Care Organization (MCO) that you get to choose. Each MCO has a network of providers across the state of Iowa who you may see for care. The MCOs will coordinate your care to help you stay healthy. Below you will find contact information for each MCO. For more information about each MCO and their provider network, give them a call.

Wellpoint Iowa
Member Services Phone: 1-833-731-2140
Website: www.wellpoint.com/medicaid
Member Services Email:
mpsweb@wellpoint.com

Iowa Total Care
Member Services Phone: 1-833-404-1061
Website: www.iowatotalcare.com

Molina Healthcare of Iowa
Member Services Phone: 1-844-236-0894
Website: www.meetmolina.com/ia-medicaid

Some Medicaid members receive Medicaid coverage through the Medicaid Fee-for-Service (FFS) program. These members may see any provider who agrees to be paid by Iowa Medicaid. You may contact Iowa Medicaid Member Services to find out who these providers are by:

- Phone: Monday through Friday, 8:00 AM to 5:00 PM, at 1-800-338-8366 or in Des Moines at 515-256-4606.
- E-mail at: IMEmember@hhs.iowa.gov

Or search on Iowa Medicaid's website at: https://hhs.iowa.gov/programs/welcome-iowa-medicaid/member-services/find-provider

What services are covered?

MEPD members have all Iowa Medicaid benefits. This includes medical, dental, vision, and chiropractic services. Prescription services are included for members who do not have Medicare.

For those members enrolled in Medicare as well as MEPD, prescription coverage will go through a Medicare Part D plan. MEPD will pay for your Medicare premiums.

If you would like to know if a specific service is covered, you must work with your physician. Your physician will need to contact Provider Services to explain the service that you need to see if that service can be paid for by Medicaid.

Will I have to pay any co-payments?

It is possible that you may have a copayment. If you receive your Medicaid coverage through a Managed Care Organization, your member handbook will inform you of possible copayments for certain services or treatments. If you receive your coverage through the Medicaid Fee-for-Service program, the following is a breakdown of your copayment amounts:

Copayment Amount	Service
$1.00 per visit	Services from a podiatrist, chiropractor, and physical therapy.
$2.00 per visit	Ambulance services, audiology services, hearing aid dealer services, medical equipment, optical services, prosthetic devices, psychology services, and rehabilitation services.
$3.00 per visit	Dental services, hearing aids, physician office visits, and lab services.

How can MEPD help me to stop smoking?

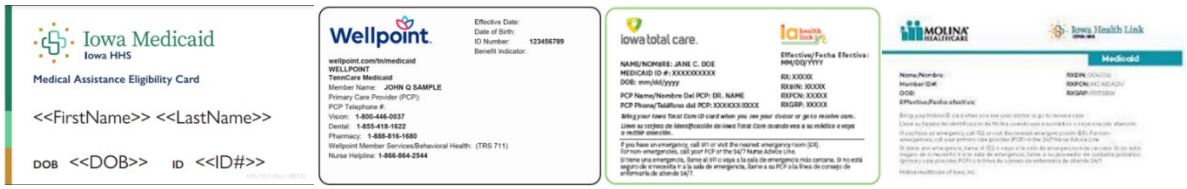
Counseling plus medication has proven to be the best way to help people stop smoking. If you follow these steps, Medicaid will pay the costs of these services:

- First, you will be asked to visit your physician and explain that you want to stop smoking. Your doctor will work with you to decide which program is best for you.
- You could also get:
    - A prescription for Chantix or Buproprion (but Medicaid will only pay for these prescriptions if you do not have Medicare).
    - Over-the-counter nicotine patches and gum.

- You will also have to participate in counseling through Quitline Iowa. This counseling is done over the phone while you are taking a drug to stop smoking. Together, the drug and counseling help you stop smoking.

Will I get an MPED ID card?

Yes. All Medicaid members receive an Iowa Medicaid eligibility card. You will also receive your Iowa Medicaid enrollment packet, which includes your Managed Care Organization (MCO) assignment. Your MCO will send you an MCO member ID. Keep these cards. If your card(s) become lost, damaged, or stolen, contact Iowa Medicaid Member Services or your MCO to get a new card.



Is there anything else I need to know?

Yes. Be sure to report the following changes to your Income Maintenance Worker at your local HHS office if you:

- Stop working,
- Earn more money,
- Earn less money,
- Move to a new address, or
- Are no longer disabled according to the Social Security Administration.

Who can I call if I still have questions about MEPD?

You can contact 1-877-347-5678 for information about the program. You can also call the Iowa Medicaid Enterprise Member Services at 1-800-338-8366 or in the Des Moines area at 515-256-4606.