

Iowa Medicaid
Iowa HHS

Medicaid Reference Guide

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Chapter 1

Medicaid Eligibility and Services

At a Glance

How and Where to Apply for Medicaid

Uninsured and low-income individuals needing medical assistance can apply for Medicaid in several different ways:

Online at: https://hhs.iowa.gov/programs/welcome-iowa-medicaid or https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/

In-person at any local Health and Human Services (HHS) office or federal qualified health center (FQHC) in Iowa.

Mail your completed application to:
Imaging Center 4, PO Box 2027, Cedar Rapids, IA 52406.

Call 1-855-889-7985.

Emailing or faxing a completed application to a local HHS office. The contact information and location of HHS county offices can be found here: https://hhs.iowa.gov/about/hhs-office-locations

Summary

Medicaid is a health insurance program for certain groups of people based on both financial and non-financial criteria. Individuals can apply for Medicaid coverage online, in person, by mail or email, or by phone call. Most people who are eligible receive a comprehensive medical benefit package at no cost. In addition, certain groups of people are eligible for tailored packages of services which expand or limit their coverage based on their circumstances. Most Medicaid recipients receive their medical coverage from a MCO, or health plan, they choose. A MCO provides medical benefits to its members through a network of health care providers. Dental benefits are received through a network of providers within a prepaid ambulatory health plan (PAHP).



General Requirements for Medicaid Qualification Include

- A child under the age of 21.
- A parent living with a child under the age of 18.
- A woman who is pregnant
- A child in foster care, subsidized guardianship, or subsidized adoption (up to age 21).
- A child formerly in foster care.
- A person in need of treatment for breast or cervical cancer or its precancerous conditions.
- A person who is elderly (age 65 or older)
- A person who is disabled according to Social Security standards.
- An adult between the ages of 19 and 64 and whose income is at or below 133% of the FPL.
- A person who is blind or disabled.
- A person who is a resident of Iowa and a U.S. citizen or qualified alien; non-qualified aliens may be eligible for limited Medicaid for emergency services only.

Once approved for Medicaid, a majority of individuals are automatically enrolled with a Managed Care Organization (MCOs, which are entities that are under contract with HHS to provide medical an dental services to Medicaid recipients), unless they qualify for a Fee-for-Service (FFS, where Medicaid pays doctors and healthcare professionals directly) program. The date of the individual's MCO enrollment is the same as the effective date of eligibility.

Medicaid

- Age 65 or older, blind, have a disability, have families with dependent children, pregnant women, children (up to age 21), children formerly in foster care (up to age 26), adults ages 19-64 and individuals with breast and/or cervical cancer or precancerous conditions.
- Eligibility is based on financial and non-financial criteria, such as income, assets, citizenship, Iowa residency, immigration status and disability when used as a basis for eligibility.

Iowa Health and Wellness Plan (IHAWP)

- Individuals ages 19-64.
- Same eligibility non-financial requirements as Medicaid; Income at or below 133% Federal Poverty Level (FPL); Not eligible for Medicaid under the mandatory coverage groups; Not entitled to or enrolled in Medicare.
- There are no charges for health services during a member's first year of enrollment. Beginning in the member's second year of enrollment, small monthly contributions may be required, depending on completion of Healthy Behaviors and family income.

Healthy and Well Kids in Iowa (Hawki)

- Children under 19 years of age.
- Income at or below 302% FPL for both Hawki and Hawki Dental Only.
- Premiums are based on family income. No family pays more than $40 per month. Some families pay nothing at all.

Dental Wellness Plan (DWP)

- Enrolled adults and children.
- Coverage is not available for: PACE, Health Insurance Premium Payment (HIPP), Presumptive Eligibility (PE), Persons Eligible only for the Medicare Savings Program (MSP), Medically Needy (MN), Periods of retroactive eligibility, Non-qualified immigrants receiving time-limited coverage for certain emergency medical.

Family Planning Program (FPP)

- Limited coverage for family planning-related services for individuals ages 12-54.
- Income at or below 300% FPL; Resident of Iowa, U.S. citizen or qualified non-citizen capable of bearing or fathering children; Not currently receiving Medicaid or IHAWP.

Program of All-Inclusive Care For the Elderly (PACE)

- Age 55 or older; Live in select Iowa counties; Be certified by state as eligible for nursing home care; Live in the community (not a nursing home); Be able to live safely in the community; Agree to receive health services exclusively through the PACE organization.

Eligibility Overview

Medicaid is a health insurance program for certain groups of people based on both financial and non-financial criteria.

When applying for Medicaid, HHS requires proof of all eligibility factors except residency, household size and pregnancy. Income may be verified through a request for information from the applicant or through electronic data sources. In addition to meeting certain income levels, applicants need to meet specific eligibility requirements before they can be considered for Medicaid.

Included are some general and more detailed eligibility requirements by coverage or population. This list is current as of this document's publication date. New eligibility groups may be added after this date.

Though HHS certifies eligibility for a full year, any change in household circumstances must be reported and can affect an individual's eligibility for Medicaid. Before benefits are canceled or reduced, the member is given a notice of at least 10 days prior as required by federal law.

Supplemental Security Income (SSI) Recipients

SSI is a federal cash assistance program administered by the Social Security Administration (SSA). Individuals are eligible for SSI if they have limited income and resources and are age 65 or over, blind, or have a disability. SSA sets the financial eligibility criteria and determines individual eligibility. SSI beneficiaries are automatically eligible to receive Medicaid in Iowa.



Eligibility by Population

Women

Medicaid offers special aid to women in Iowa who are pregnant. Applicants must meet certain age, financial, and other non-financial requirements to qualify and receive these services.



Medicaid for Pregnant Women

On January 7, 2025, Iowa HHS announced federal approval to extend postpartum coverage. The current coverage of 60 days post-birth will expand to 12 months for families within 215% of the Federal Poverty Level (FPL). The implementation date has yet to be announced.

For more information on eligibility and coverage, please visit hhs.iowa.gov/postpartum-coverage.

Medically Needy

Medically Needy, or the **Spenddown** program, is available to parents or caretakers, children under age 18, and SSI-related individuals, whose income is too high for Medicaid, but their medical costs are so high that it uses up most of their income.

Those who qualify for Medically Needy are responsible for paying some of the costs of their medical expenses. Eligibility requirements include:

- Must be a parent/caretaker of a child under the age of 18 (or 18 and expected to graduate from high school prior to turning 19) residing in the home; or
- Children under 18 (or 18 and expected to graduate from high school prior to turning 19) if the family income is over the income limit for traditional Medicaid; and
- Must be age 65 or older to be eligible as an aged person, must meet the SSI or social security criteria for blindness to be eligible due to blindness, or must meet SSI or social security criteria for disability to be eligible due to disability; and
- Resources do not exceed $10,000. Unless specifically exempt, all resources are considered countable.

Medicaid eligibility is granted when spenddown is met. **Spenddown** is the process in which a Medically Needy person's excess income is obligated for allowable medical expenses to reduce countable income to the household's medically needy income level.



Children and Youth

Generally, to qualify for children's benefits, the child must be age 18 or younger; however, eligibility qualifications based on age vary by program.

Former Foster Care Youth

Upon aging out of foster care, the state places young adults into one of two Medicaid eligibility groups: **Medicaid for Independent Young Adults (MIYA)** or **Expanded Medicaid for Independent Young Adults (E-MIYA)**.

Medicaid for Independent Young Adults (MIYA)

Created in 2006, MIYA is a specific Medicaid coverage group for young adults who have aged out of foster care. MIYA eligibility can be established for any youth who left foster care on or after May 1, 2006, and meet the following requirements:

- Resided in foster care and the state was responsible for the youth's placement and care when they turned age 18.
- Left foster care on or after May 2006.
- Is at least 18 years old, but under age 21.
- Has income under 254% FPL.
- Is not a required Medicaid household member of a spouse or child's eligibility group.

Expanded Medicaid for Independent Young Adults (E-MIYA)

E-MIYA was created in 2014. This eligibility group allows former foster youth to receive Medicaid benefits until they reach the age of 26. There is no financial test to be eligible. The eligibility requirements for a youth include:

- Is between ages 18 and 26 and is not eligible for other Medicaid coverage.
- Was in foster care under the responsibility of the state on the date of attaining 18 years of age.
- Was enrolled in the Iowa Medicaid program in a coverage group that is funded under Title XIX of the Social Security Act while in foster care.

Children's Medicaid

To be eligible for these coverage groups, the individual must be under age 19 and have a gross household income under 167% of the FPL. Infants under the age of 1 have a household income limit of 375% of the FPL.

Children's Health Insurance Program (CHIP)/Healthy and Well Kids in Iowa (Hawki)

CHIP covers children under the age of 19 in working families who have too much income to qualify for Medicaid but cannot afford private health insurance, and are not enrolled in other health insurance. In Iowa, CHIP is offered through Hawki. Some households may be required to pay a monthly premium based on family income. No family pays more than $40 a month. Some families pay nothing at all. Eligibility ends on the first day of the month following the month of the youth's 19th birthday.







Children and Adults with Disabilities

Medicaid for Kids with Special Needs (MKSN)

MKSN is a program that helps pay medical bills for children with special needs due to a disability. To qualify, the child must:

1. Be under the age of 19
2. Have a disability, per the standards of SSA
3. Have family income no more than 300% FPL
4. Be a U.S. citizen
5. Is enrolled in a parent's employer group health insurance when the employer contributes at least 50% of the total cost of annual premiums for that coverage

Home- and Community-Based Service (HCBS) Waivers

HCBS waivers are for people with disabilities and older Iowans who need services to allow them to maintain a good quality of life and stay in their home and community instead of going to a long-term care facility. Individuals must be eligible for Medicaid and meet the requirements of the HCBS program they are applying for and/or receiving.

Applicants must also be certified as in need of nursing facility level of care, skilled nursing facility level of care, hospital level of care, or in need of intermediate care or an intermediate care facility for the intellectually disabled. HCBS waivers provide a variety of services in members' homes that are not available through traditional Medicaid. There are seven HCBS waivers targeting the following groups:

- People who have AIDS or HIV (AIDS/HIV)
- People who have a brain injury (BI)

(continued)

(HCBS waivers continued)



- Children who have a serious mental, behavioral, or emotional disorder (CMH)
- People who are elderly (EW)
- People who are blind or have a disability (HD)
- People who have an intellectual disability (ID)
- People who have a physical disability (PD)

In addition to income, resource, and standard non-financial eligibility criteria shared across Medicaid coverage groups, the following are eligibility criteria for the HCBS waivers:

- Age, disability, or medical need
- Level of institutional care need
- Need for long-term services and supports
- A determination by HHS that the cost of the waiver program does not exceed the established cost limit for the person's level of care

State Supplementary Assistance

Eligibility for this coverage group is based on SSI standards. The program supplements the income of aged, blind, persons with a disability who receive federal Supplemental Security Income or would be eligible for SSI except their income exceeds the SSI limits. The following are the types of State Supplementary Assistance Iowa provides:

- Blind supplement
- Dependent person supplement
- Family-life home care supplement
- Mandatory state supplement
- Residential care supplement
- Supplement for Medicare and Medicaid eligible
- In-Home Health-Related Care

Adults Over Age 65

Program of All Inclusive Care for the Elderly (PACE)

For adults aged 55 and over, PACE blends Medicaid and Medicare funding. PACE must provide all Medicare- and Iowa Medicaid-covered services, as well as other services that will improve and maintain the member's overall health status. The program allows enrolled Medicaid members to stay healthy and live in the community as long as possible. Those interested in applying for PACE must contact a PACE enrollment coordinator and go through the application process.



To qualify for this coverage group, an individual must:

- Be eligible for a Medicaid coverage group.
- Be age 55 or older.
- Live in a PACE-designated county: Boone, Cherokee, Dallas, Harrison, Jasper, Marshall, Madison, Marion, Mills, Monona, Plymouth, Polk, Pottawattamie, Story, Warren, and Woodbury counties.
- Have chronic illnesses or disabilities that require a level of care equal to nursing facility services.
- Be certified by the state as eligible for nursing home care.
- Be able to live safely in their homes and community with help from PACE services.

Medicare Savings Programs

Medicare Savings Programs assist low-income individuals with the payments of Medicare premiums, coinsurance, and deductibles. There are three Medicare Savings Programs offered in Iowa.

Qualified Medicare Beneficiary Coverage (QMB)

An individual is eligible for the QMB Medicaid Savings Program if they:

- Are entitled to Medicare Part A;
- Have net countable income that does not exceed 100% FPL;
- Have resources that do not exceed twice the maximum allowed by SSI; and
- Meet all other SSI-related Medicaid non-financial eligibility requirements except for disability determination and age.

Specified Low-Income Medicare Beneficiary (SLMB)

SLMB has the same eligibility criteria as QMB, except the income requirement. Individuals eligible for SLMB have net countable monthly income that exceeds 100% FPL but is less than 120% FPL. Medicaid will only pay the cost of Medicare Part B premiums for these specified low-income Medicare beneficiaries. Medicare copayments, deductibles, and Part A are not covered for this coverage group.

(continued)

(Medicare Savings Programs continued)

Expanded-Specified Low-Income Medicare Beneficiary (E-SLMB)

E-SLMB has the same eligibility criteria as SLMB, except the income requirement. Individuals eligible for E-SLMB have net countable monthly income that exceeds 120% FPL but is less than 134% FPL. Medicaid will only pay the cost of Medicare Part B premiums for these expanded specified low-income Medicare beneficiaries. Medicare copayments, deductibles, and Part A are not covered for this coverage group.

Qualified Disabled Working Persons (QDWP)

QDWP pays Part A premiums owed by certain beneficiaries with disabilities who have returned to work. Few beneficiaries enroll in QDWP due to other Medicaid benefits available to disabled workers.

Adults

Breast and Cervical Cancer Treatment

Men and women in Iowa qualify for Medicaid benefits under this aid type if they are younger than 65 years old and have been determined by the Breast and Cervical Cancer Early Detection Program (BCCEDP) to need treatment for cancerous or precancerous condition of the breast or cervix. Applicants must also meet income guidelines (250% FPL) and not have creditable health insurance coverage, have exhausted their lifetime benefits for breast or cervical cancer treatment, or have an exclusion clause in their health insurance for breast or cervical cancer treatment.

Family Medical Assistance Program (FMAP)

To be eligible for FMAP coverage, an individual must be the parent or caretaker of a child under the age of 18, or age 18 and expected to graduate from high school prior to turning 19 years old, residing in the home. The income limit is a dollar amount, not FPL. The dollar amounts range from $447 for a household of 1 to $1,950 for a household of 10. Individuals receiving this coverage who have an increase in earned income that exceeds the income limits may be eligible for Transitional Medicaid to provide up to an additional 12 months of coverage.



Iowa Health and Wellness Plan (IHAWP)

IHAWP provides comprehensive health coverage at low or no cost to adult Iowans. To be eligible for IHAWP, the applicant must:

- Be an adult age 19 to 64
- Have an income that does not exceed 133% FPL
- Live in Iowa and be a U.S. citizen or qualified alien
- Not be otherwise eligible for Medicaid or Medicare

Iowa Family Planning Program (FPP)

Iowa's FPP helps with the cost of family planning-related services. The program is available to individuals ages 12 through 54 who are not receiving Medicaid or IHAWP benefits and whose income does not exceed 300% FPL. Additionally, postpartum women who were receiving Medicaid when their pregnancy ended and are not currently pregnant may qualify for FPP.

Health Insurance Premium Payment (HIPP)

The HIPP program is available to individuals who receive Medicaid and are enrolled in a major medical comprehensive insurance plan. When it is determined a plan is cost-effective to the State, the HIPP program assists the policyholder for a plan that pays primary by reimbursing the cost of premiums, coinsurance, copayments, and deductibles for the Medicaid-eligible individuals in their household. Cost-effective means a determination has been made that a savings will accrue to the State by paying the insurance premium, cost sharing, wrap benefits, and administrative cost because this is less than the cost to pay to cover the Medicaid-eligible individuals under an MCO.



Special Circumstances

Presumptive eligibility (PE) provides Medicaid coverage for a limited time while HHS makes a formal Medicaid eligibility determination. The goal of the PE process is to offer immediate healthcare coverage to people likely to be Medicaid eligible, before there has been a full Medicaid determination. PE is based on a household's statements regarding their circumstances and income. A qualified entity* enters the applicant's information into the Medicaid Presumptive Eligibility Portal to determine if the applicant qualifies. If determined to be eligible, the applicant will have temporary Medicaid eligibility during the PE period.

Individuals who may be eligible for PE include:

- Children under 19
- Pregnant women
- Parents and caretakers of children under 19
- Adults aged 19-64
- Former foster care children under age 26
- Individuals screened and diagnosed through BCCEDP and needing treatment for breast or cervical cancer

**A qualified entity is generally defined as an enrolled Iowa Medicaid provider who is certified by HHS and is authorized to make PE determinations.*

(Special Circumstances continued)

Incarcerated individuals are only eligible for Medicaid when they are admitted to a non- correctional facility medical institution, such as a hospital. Payment is limited to inpatient hospital services only.

Non citizens may be Medicaid eligible, with certain immigration status. The list below outlines those details.

More details about eligible immigration status from CMS can be found online.

- Adults: https://www.healthcare.gov/immigrants/lawfully-present-immigrants/
- Children: https://www.healthcare.gov/immigrants/immigration-status/

Qualified

- ✚ Child under 21 lawfully present in the U.S.
- ✚ Asylee
- ✚ Refugee
- ✚ Cuban or Haitian entrant
- ✚ Conditional entrant granted pre-1980
- ✚ Trafficking victim and spouse, child, sibling, or parent or person with pending application for trafficking victim visa
- ✚ Granted withholding of deportation
- ✚ Member of a federally recognized Indian tribe or American Indian born in Canada
- ✚ Compacts of Free Association (COFA) States of the Republic of Palau, the Republic of the Marshall Islands, and the Federated States of Micronesia

Unqualified

At all ages:

- ✖ Undocumented alien in the U.S. without papers or status documentation

Only at age 21 or older:

- ✖ Lawful permanent residents do not have eligible immigration status for five years.
- ✖ Battered non-citizen, spouse, child, or parent do not have eligible immigration status for five years.
- ✖ Paroled into the U.S. for at least one year do not have eligible immigration status for five years.
- ✖ Non-qualified alien lawfully admitted to the U.S. in any other alien status.



Waiting Periods

No Waiting Period for Eligibility

- Veterans and active duty members of the U.S. armed forces, including their spouses and dependent children
- Canadian born American Indians
- Lawful Permanent Residents who entered the U.S. on or before August 22, 1996
- Refugees (including Asylees, persons whose deportations are being withheld, Cuban or Haitian Entrants, Iraqi or Afghani special immigrants, and Amerasians)
- Members of federally recognized Indian tribes with cross-border treaty rights
- Lawful Permanent Residents and "lawfully residing" children under age 21 (includes parolees and battered aliens)
- Victims of trafficking*
- Compacts of Free Association (COFA) States of the Republic of Palau, the Republic of the Marshall Islands, and the Federated States of Micronesia

Five Year Waiting Period for Eligibility

- Lawful Permanent Residents, parolees, and battered aliens aged 21 or over **

**Victims of Human Trafficking: The U.S. Department of Health and Human Services' Office of Refugee Resettlement (ORR) certifies individuals who meet the victims of severe human trafficking requirements. These individuals meet the alien status criteria to be potentially eligible for benefits without a five-year waiting period during the period certified by ORR, or if they adjust to another acceptable alien status.*

*** Exception to the five-year waiting period: An exception to the five-year waiting period is given to aliens in these categories who entered the U.S. before August 22, 1996, and remained continuously present in the U.S. since at least August 21, 1996*

Emergency Medicaid

Medicaid is available to pay for the cost of emergency services for aliens who do not meet citizenship, alien status, or social security number requirements. Non-immigrants, undocumented aliens and lawful permanent resident adults still in their five-year waiting period may qualify for Emergency Medicaid coverage if all other eligibility requirements are met except for alien status. Undocumented aliens are not required to provide a social security number. If determined eligible, the individual is covered by Medicaid only while treatment is needed for an emergency medical condition, as verified by a medical provider.

Express Lane Eligibility

A determination of Medicaid eligibility is made by Express Lane, an expedited application process, at the time of either Supplemental Nutrition Assistance Program (SNAP) application or SNAP review is used to determine when a child meets initial eligibility requirements from the Mothers and Children (MAC) coverage group. A child will be eligible under MAC without filing a separate application when the child meets the following criteria:

- Is under the age of 19
- Is eligible for SNAP
- Fulfills SNAP requirements of attestation and verification of qualified alien or citizen status
- A household member requests the child's Medicaid enrollment within 30 calendar days of issuance of Express-Lane Eligibility form 470-4851 Express Lane Medicaid for Children







At a Glance

From Eligibility to Services

Initial and Ongoing Eligibility
Iowa Department of Health and Human Services (HHS) determines eligibility.

Medicaid Eligibility Card
Approximately seven (7) days after eligibility is determined an Iowa Medicaid eligibility card is sent to the member.

Iowa Medicaid Enrollment Packet
Approximately 1-2 weeks after eligibility is determined, members receive their Iowa Medicaid enrollment packet which includes their Managed Care Organization (MCO) and/or Dental Plan assignment, choice period end date, flyers for the MCO and/or Dental Plan, and an enrollment form to change their MCO and/or Dental Plan.

Choice (Optional)
Members may submit their choice to Iowa Medicaid Member Services by phone, fax, email or mail. Members are notified of their effective date.

Confirmation of Coverage Letter
Confirmation of Coverage Letters are sent to members who change their MCO/Dental Plan from their initial assignment. This letter includes the name of the MCO and/or Dental Plan who will be providing their coverage and the effective date of that coverage with their MCO/Dental Plan.

MCO and Dental Plan Card
The member's MCO and/or Dental Plan begins sending outreach materials and the member ID card within seven days of receipt of enrollment information.

Coverage Begins
The member begins receiving coverage from their selected or assigned MCO and/or Dental Plan.

Choice Continues
Members have 90 days from their choice period end date provided in their enrollment package to change their MCO and/or Dental Plan for any reason. After that, members may change their plan for reasons of "good cause," such as their provider not being in their network. Members also have an annual choice period, which coincides with their initial enrollment in managed care.

Services by Population

Medicaid is a health insurance program for certain groups of people based on income levels and other specific eligibility requirements. After an individual has applied for and been determined eligible for Medicaid, they can review the details about Medicaid programs and services on the Medicaid website:
https://hhs.iowa.gov/programs/welcome-iowa-medicaid

Women

Family Planning Program (FPP)

FPP is for men and women who are 12-54 years of age. FPP helps with the cost of family planning related services. FPP is a state-funded HHS program which replaced the Iowa Family Planning Network (IFPN) program. This program allows men and women to get family planning services only. This program is a form of limited insurance coverage. Enrollment in the FPP ensures coverage for most basic family planning services. However, it does not meet the Affordable Care Act requirements for a minimum essential coverage.

What is the purpose of the FPP?

- Increase the spacing between births
- Improve future birth outcomes
- Reduce the number of unintended pregnancies and birth paid by Medicaid

What services are covered?

- Birth Control Exams
- Birth Control Counseling
- Limited Testing and Treatment for Sexually Transmitted Diseases (STDs)
- Pelvic Exams
- Pap Tests
- Pregnancy Tests
- Birth Control Supplies
- Voluntary Sterilization
- Emergency Contraception
- Ultrasounds (if medically necessary and related to birth control services)
- Yeast Infection Treatment

What types of birth control are covered?

- Birth Control Implants
- Intrauterine Devices (IUDs)
- Birth Control Pills
- Depo Provera Shots
- Sterilizations
- Vasectomies
- Diaphragms, Cervical Caps, Vaginal Rings
- Condoms
- Spermicidal Suppositories
- Birth Control Foam, Jelly, and Sponges
- Basal Thermometer

Breast and Cervical Cancer Treatment (BCCT) Program Services

Medicaid covers needed treatment for breast and cervical cancer or its precancerous conditions for women and men who do not have creditable health insurance coverage and are not eligible for Medicaid under one of the mandatory coverage groups. Individuals (men and women) who have been determined to be eligible by the Breast and Cervical Cancer Early Detection Program (BCCEDP) that had at least one of the basic breast or cervical screening services paid for by the National Breast and Cervical Cancer Early Detection Program (NBCCEDP) or with funds from family planning centers, community health centers, or nonprofit organizations, and needing treatment for breast or cervical cancer or precancerous conditions. Once an individual is determined eligible and approved for BCCT, all Medicaid services are covered.

Children and Youth

Hawki

Summary of Core Benefits

- Doctor visits
- Primary Care Provider (PCP)
- Specialists
- Immunizations (shots)
- Check-ups
- Hospital care
- Surgery
- Emergencies
- Non-emergency use of the ER
- Out-of-network coverage
- Eye exams
- Eye glasses & contact lenses
- Prescriptions
- Mental health services
- Substance use disorder

Dental Benefits

- Dental exams
- X-rays
- Cleanings
- Fluoride
- Fillings for cavities
- Extractions
- Root canals
- Crowns
- Medically necessary orthodontics

Some Additional Benefits

- Healthy Families Program
- Boys and Girls Club Membership
- Focus on Fitness Program
- TeleHealth Services and TeleMonitoring Program
- Health Wellness and Education Programs

Children and Adults with Disabilities

Long Term Services and Supports

Waiver Services

Health and Disability Waiver

The **Medicaid Home- and Community-Based Services Health and Disability Waiver (HCBS HD)** provides service funding and individualized supports to maintain eligible persons in their own homes or communities who would otherwise require care in a medical institution. HCBS HD waiver services are individualized to meet the needs of each member. However, decisions regarding what services are appropriate, the number of units or the dollar amounts of the appropriate services is based on the member's needs as determined by the member and an interdisciplinary team. Available services include:

- Adult day care
- Consumer-Directed Attendant Care (CDAC)
- Counseling services
- Home and vehicle modification
- Home-delivered meals
- Home Health Aide Services (HHA)
- Homemaker services
- Interim Medical Monitoring and Treatment (IMMT)
- Nursing
- Nutritional counseling
- Personal Emergency Response System (PERS)
- Respite
- Consumer Choices Option (CCO)

AIDS/HIV Waiver

The Medicaid **HCBS Acquired Immunodeficiency Syndrome/Human Immunodeficiency Virus Waiver (HCBS AIDS/HIV)** provides service funding and individualized supports to maintain eligible members in their own homes or communities who would otherwise require care in a medical institution. AIDS/HIV services are individualized to meet the needs of each member. The following services are available:

- Adult day care
- CDAC
- Counseling services
- Home-delivered meals
- HHA
- Homemaker services
- Nursing care
- Respite
- CCO

Elderly Waiver

The Medicaid **HCBS Elderly Waiver (HCBS EW)** provides service funding and individualized supports to maintain eligible members in their own homes or communities who would otherwise require care in a medical institution. The following services are available:

- Adult day care
- Assisted living service
- Assistive devices
- Case management
- Chore
- CDAC
- Emergency response system
- Home and vehicle modification
- Home-delivered meals
- HHA
- Homemaker
- Mental health outreach
- Nursing care
- Nutritional counseling
- Respite
- Senior companions
- Transportation
- CCO

Intellectual Disability Waiver

The Medicaid **HCBS Intellectual Disability Waiver (HCBS ID)** provides service funding and individualized supports to maintain eligible members in their own homes or communities who would otherwise require care in a medical institution. The following services are available:

- Adult day care
- CDAC
- Day habilitation
- Home and vehicle modifications
- HHA
- IMMT
- Nursing
- PERS
- Prevocational
- Respite
- Supported community living
- Supported community living – residential based
- Supported employment
- Transportation
- CCO

Physical Disability Waiver

The Medicaid **HCBS Physical Disability Waiver (HCBS PD)** provides service funding and individualized supports to maintain eligible members in their own homes or communities who would otherwise require care in a medical institution. The following services are available:

- CDAC
- Home and vehicle modifications
- PERS
- Specialized medical equipment
- Transportation
- CCO

Brain Injury Waiver

The Medicaid HCBS **Brain Injury Waiver (HCBS BI)** provides service funding and individualized supports to maintain eligible members in their own homes or communities who would otherwise require care in a medical institution. The following services are available:

- Adult day care
- Behavioral programming
- Career exploration
- Case management
- CDAC
- Family counseling and training
- Home and vehicle modifications
- IMMT
- PERS
- Prevocational services
- Respite
- Specialized medical equipment
- Supported community living
- Supported employment
- Transportation
- CCO

Children's Mental Health Waiver

The intent of the Medicaid **HCBS Children's Mental Health Waiver (HCBS CMH)** is to identify services and supports that are not available through other mental health programs and services that can be used in conjunction with traditional services to develop a comprehensive support system for children with serious emotional disturbance. These services will allow children in this targeted population to remain in their own homes and communities. The following services are available:

- Environmental modifications and adaptive devices
- Family and community support services
- In-home family therapy
- Respite

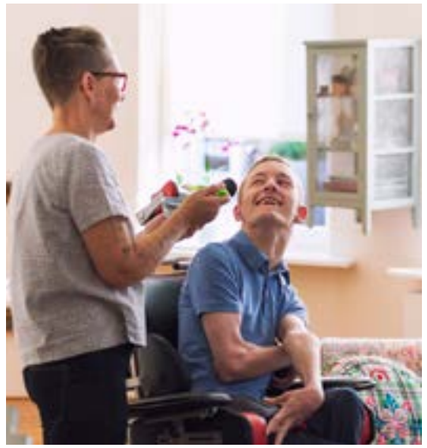
Habilitation Services

Habilitation services have the same eligibility requirements as the HCBS waivers. The applicant must experience functional limitations typically associated with chronic mental illness.

Medicaid for Employed People with Disabilities (MEPD)

MEPD is a Medicaid coverage group to allow persons with disabilities to work and continue to have access to medical assistance. This program provides health coverage through a Managed Care Organization (MCO) chosen by the member. MEPD members receive the full package of benefits from the Iowa Health Link program. Prescription services are included for members who do not have Medicare. For those members enrolled with Medicare as well as MEPD, prescription coverage is provided through a Medicare Part D plan. MEPD pays for members' Medicare Premiums.

Program of All Inclusive Care for the Elderly Services (PACE)



PACE services include, but are not limited to, all Medicare and Medicaid services. A PACE center is facility where the PACE organization is housed and provides medical services to support and assist you. The PACE center has a medical clinic that includes physician and nursing services. Some of the other services and supports available with prior approval are physical therapy, occupational therapy, speech therapy, personal care, nutritional counseling, recreational therapy, social activities, and meals.

Other medically necessary services that cannot be provided at the PACE center or in your home, will be coordinated for you. PACE staff will schedule appointments for you and schedule transportation to your appointments, if needed. Any services not available at the PACE center must be authorized by the PACE team of professionals.

Appointments for medical care outside of the PACE center are required to have prior authorization by the PACE team. You will need to pay for unauthorized appointments and services. If approved, the services listed below can be provided, but are not limited to the following:

- Meals
- Nutritional counseling
- Personal care services
- Physical therapy, occupational therapy, and other restorative therapies
- Social work services
- Primary medical care (including physician and nursing services)
- Recreational therapy and social activities
- Transportation
- Prescription drugs

Other PACE Benefits

- Ambulance services
- Audiology services
- Dental services
- Home health services
- Hospice services
- Inpatient hospital services
- Laboratory and X-ray services
- Medical equipment and supplies
- Nursing facility services
- Optometric services
- Outpatient hospital services
- Palliative care services
- Podiatry services

Behavioral Health Services

Behavioral Health Intervention Services (BHIS)

BHIS are supportive, directive, and teach interventions provided in a community-based or residential group care environment designed to improve the individual's level of functioning (child and adult) as it relates to a mental health diagnosis, with a primary goal of assisting the individual and his or her family to learn age-appropriate skills to manage their behavior, and regain, or retain self-control.

Specific services available through the BHIS include individual, group, and family skill building services, crisis intervention services, and services to children in residential settings. BHIS services are typically provided in the home, school, and community, as well as foster family and group care settings.

Members eligible for full menu of state plan benefits may access BHIS.

Applied Behavior Analysis (ABA)

ABA treatment is available to members with a diagnosis of Autism Spectrum Disorder. ABA services are individualized treatment services that focus on increasing positive behaviors and decreasing negative or interfering behaviors to improve a variety of well-defined skills. ABA services are highly structured and include incidental teaching, intentional environmental modifications, and reinforcement techniques to produce socially significant improvement in human behavior. ABA strategies include reinforcement, shaping, chaining of behaviors, and other behavioral strategies to build specific targeted functional skills. Members eligible for full menu of state plan benefits may access ABA.

Adults

Iowa Health and Wellness Plan

The Iowa Health and Wellness Plan provides comprehensive health coverage at low or no cost to Iowans between the ages of 19 and 64. Membership in the Iowa Health and Wellness Plan include many benefits such as the ones outlined below:

Benefits:

- Doctor visits
- Women's health
- Prescription drugs
- Preventive health services (vaccinations, blood pressure, and cancer screenings)
- Hospitalizations
- Dental care
- Emergency services
- Mental health and substance use services

Dental Wellness Plan

Dental benefits for a majority of Iowa Medicaid members are provided through dental carriers. Adult Medicaid members (age 19 and older) are enrolled in the Dental Wellness Plan. Kids, age 18 and under, are enrolled in Dental Wellness Plan Kids. Members in both the DWP and DWP Kids can choose between one of two dental carriers: Delta Dental of Iowa (DDIA) or Managed Care of North America (MCNA). Dental benefits include:

- Diagnostic and Preventive Dental Services
- Exams
- Cleanings
- X-rays
- Fluoride
- Fillings for Cavities
- Surgical and Non-Surgical Gum Treatment
- Root Canals
- Dentures and Crowns
- Extractions

Healthy Behaviors

The Healthy Behaviors Program is a way for all **Iowa Health and Wellness Plan (IHAWP)** members to work with health care providers to be healthy and stay healthy. Participating in the Healthy Behaviors Program helps IHAWP members begin the conversation with providers and saves money.

IHAWP members who complete the Healthy Behaviors requirements will not be responsible for a monthly contribution. A contribution or premium is the amount of money members may have to pay each month to keep health coverage. During the first year of coverage there are no monthly contributions for any IHAWP members. After that, some members may be responsible for a monthly contribution if they decide not to complete the Healthy Behaviors requirements.

To participate in the Healthy Behaviors Program and avoid paying a monthly contribution after the first year of coverage Iowa Health and Wellness Plan members must:

1. **Get a wellness exam (annual physical)** from their health care provider or a dental exam from their dental provider; and
2. **Complete a health risk assessment (HRA).**

There are no costs for health services during the first year and limited costs after that based on completion of Healthy Behaviors.

Costs:

- No charges for office visits, prescription drugs, preventive services including dental services, mental health services, or hospitalization.
- Members could be required to pay $8 for using the emergency room when it is not an emergency.
- Some members in their second year of Iowa Health and Wellness Plan eligibility may be required to pay a small monthly contribution, or premium. The payment amount will be based on member income. Members can complete Healthy Behaviors and have the contributions waived for the next eligibility year.

Special Circumstances

Incarcerated individuals are only eligible for Medicaid when they are admitted to a non- correctional facility medical institution, such as a hospital. Payment is limited to inpatient hospital services only.

Non citizens may be Medicaid eligible, with certain immigration status. The list below outlines those details.

More details about eligible immigration status from CMS can be found online.

- Adults: https://www.healthcare.gov/immigrants/lawfully-present-immigrants/
- Children: https://www.healthcare.gov/immigrants/immigration-status/

Medicaid-Only Services

HCBS Services Programs

Home- and Community-Based Services (HCBS) are Medicaid programs that provides members more choices about how and where they receive services. Home- and Community-Based Services are for people with disabilities and older Iowans who need services to allow them to stay in their home and community instead of going to an institution. There are several programs that provide home and community based services. The program names are HCBS Waivers (there are seven), Habilitation, PACE, Home Health, Hospice, and Targeted Case management.

Community-Based Neurobehavioral Rehabilitation Services (CNRS)

CNRS is a specialized category of neurorehabilitation provided by a multidisciplinary team of allied health and support staff that have been trained in, and deliver, services individually designed to address cognitive, medical, behavioral, and psychosocial challenges, as well as the physical manifestations of an acquired brain injury. The service is provided to adults with brain injury and co-occurring mental health diagnosis.



Residential CNRS

These services are available to those who currently reside in a three-to-five-bed residential care facility with a specialized license designation issued by the department of inspection and appeals. The intention of the service is to support the member increase of adaptive behaviors, decrease of maladaptive behaviors and adaptation and accommodation to challenging behaviors to support a member to maximize independence.

Intermittent CNRS

These services are available to those who reside in their own home. The intention of the service is to support the member, and the member's family or caregivers to assist the member to increase adaptive behaviors, decrease maladaptive behaviors, and adapt and accommodate to challenging behaviors to support the member to remain in the member's own home and community.



Consumer Directed Attendant Care (CDAC)

In the HCBS waiver program, there is an opportunity for people to have help in their own homes. Consumer directed attendant care (CDAC) are services designed to help people do things that they normally would for themselves if they were able. CDAC is a direct, hands-on service which takes place in the home or community. People may reach a point where they need help to remain in their own home. This may happen because of an accident, a lengthy illness, disability, or aging problems. Fortunately, there is an option for people in this situation. A person may consider hiring a CDAC assistant.



Consumer Choices Option (CCO)

Consumer Choices Option (CCO) is an option available under the HCBS Waivers that gives you control over a targeted amount of Medicaid dollars so that you can develop a plan to meet your needs by directly hiring employees and/or purchasing other goods and services. The CCO offers more choice, control and flexibility over the member's services as well as more responsibility.

Money Follows the Person

Money Follows the Person Partnership for Community Integration Project provides opportunities for individuals in Iowa to move out of an Intermediate Care Facility for Intellectual Disabilities or a nursing home and into their own homes in the community of their choice. Grant funds provide funding for the transition services and enhanced supports needed for the first year after they transition into the community.

Non-Emergency Medical Transportation (NEMT)

The NEMT services are for members with full Medicaid benefits and Iowa Health and Wellness Plan members who are determined to be medically exempt, who need travel reimbursement or a ride to get to their medical or dental appointments.

Eligible members will receive NEMT services from different NEMT brokers depending on their eligibility status and whether they receive coverage directly from Iowa Medicaid Fee-for-Service or are enrolled in the Iowa Health Link managed care program. An NEMT broker is a contracted provider with the Iowa Department of Health and Human Services (HHS), Iowa Medicaid and MCPs. The broker checks member and trip eligibility, handles claims, and follows up on trips and claims. Hawki members are not eligible for NEMT.





Pre-Admission Screening and Resident Review (PASRR)

Everyone who applies for admission to a Medicaid-certified nursing facility must be screened for serious mental illness or intellectual disability, developmental disabilities, or related conditions. The goal of the PASRR process is to reduce inappropriate institutionalization for individuals with serious mental illness, intellectual disability and related conditions and improve the quality of life for those individuals who are placed in Medicaid certified facilities. The PASRR process identifies people with mental illness and/or intellectual disability and ensures they are served appropriately. More information can be found at https://hhs.iowa.gov/programs/welcome-iowa-medicaid/policies-rules-and-regulations/pasrr.

Health Insurance Premium Payment Program (HIPP)

The HIPP program helps people that are eligible for Medicaid to obtain or keep health insurance through their employer when it is determined cost-effective. The HIPP program helps by paying for the insurance premium. More information on the HIPP program is available on at https://hhs.iowa.gov/programs/welcome-iowa-medicaid/fee-service/hipp

Health Homes

The Health Home service delivery model authorized by the Affordable Care Act Section 2703 Amendment provides an opportunity to build a person-centered system of care that achieves improved outcomes for beneficiaries and better services and value for Iowa Medicaid. This provision supports an approach to improving health care through the simultaneous pursuit of three goals: improving the experience of care; improving the health of populations; and reducing per capita costs of health care (without any harm whatsoever to individuals, families, or communities).



The Health Home Delivery model supports members with qualifying conditions with access to an inter-disciplinary array of medical care, behavioral health care, and community-based social services and supports for both children and adults. Health Homes provide whole person care not just for an individual's physical condition, but providing linkages to long-term community care services and supports, social services, and family services. The integration of primary care and behavioral health services is critical to the achievement of enhanced outcomes.

Centers for Medicare & Medicaid Services SMDL #10-024
https://www.medicaid.gov/sites/default/files/Federal-Policy-Guidance/downloads/SMD10024.pdf

Integrated Health Home

Behavioral health providers enroll members that meet the following criteria.



Adults

Severe Mental Illness (SMI) – diagnosable mental, behavioral, or emotional disorder identified in the DSM of mental disorders (SUD, Neurodevelopmental, ID not qualifying DX) with a severe functional impairment.

Children

SED – (ages 4-18) diagnosable mental, behavioral, or emotional disorder identified in the Diagnostic and Statistical Manual of Mental Disorders (DSM), (SUD, Neurodevelopmental, ID not qualifying DX) with a severed functional impairment.

For children three years or younger, the Diagnostic Classification of Mental Health and Developmental Disorders of Infancy and Early Childhood Revised (DC: 03R) may be used as the diagnostic tool. For children four years and older, the Diagnostic Interview Schedule for Children (DISC) may be used as an alternative to the most current DSM.

Members with approved Habilitation Services

Members with approved Children's Mental Health Waiver

Health Homes are required to provide the following Health Home Services to enrolled members.

Comprehensive Care Management

Comprehensive care management is the initial and ongoing assessment and care management services aimed at the integration of primary, behavioral and specialty healthcare, and community support services, using comprehensive person-centered care plan that addresses all clinical and non-clinical needs and promotes wellness and management of chronic conditions in pursuit of optimal health outcomes.

Care Coordination

Care Coordination includes assisting members with medication adherence, appointments, referral scheduling, understanding health insurance coverage, reminders, and transition of care, wellness education, health support and/or lifestyle modification, and behavior changes. Coordinate, direct, and ensure results are communicated back to the Health Home.

Health Promotion

Health Promotion means the education and engagement of an individual in making decisions that promotes health management, improved disease outcomes, disease prevention, safety and an overall healthy lifestyle.

Comprehensive Transitional Care

Comprehensive transitional care is the facilitation of services for the individual and supports when the member is transitioning between levels of care (nursing facility, hospital, rehabilitation facility, community-based group home, family, or self-care, another Health Home).

Individual and Family Support Services

Individual and Family Support Services include communication with member, family and caregivers to maintain and promote the quality of life with particular focus on community living options. Support will be provided in culturally appropriate manner for the purposes of assessment of care decisions, including the identification of authorized representatives.

Referral to Community and Social Support Services

Comprehensive transitional care is the facilitation of services for the individual and supports when the member is transitioning between levels of care (nursing facility, hospital, rehabilitation facility, community-based group home, family, or self-care, another Health Home).



Public Health Partnership Programs

The following services are provided in collaboration with the HHS Division of Public Health:

Early Periodic Screening, Diagnosis, and Treatment (EPSDT) Program

EPSDT is a program for children to receive preventive health care services including oral health services. The program's purpose is to find and treat health problems before they become more serious. EPSDT is also known as the "Care for Kids" Program. It focuses on providing Medicaid eligible children age birth through 20 years with preventive health care services including physicals, immunizations, and vision, hearing and dental exams.

I-Smile

I-Smile is a statewide program that connects children and families with dental, medical and community resources to ensure a lifetime of health and wellness. For more information on the I-Smile program visit https://hhs.iowa.gov/programs/programs-and-services/dental-and-oral-health/i-smile.

Screening Centers and Maternal Health Centers

Screening Centers and Maternal Health Centers provide services for children and pregnant and postpartum women with Medicaid across the state of Iowa.

Screening Centers administer the Child and Adolescent Health program, which in addition to providing the screening services noted above through EPSDT, also provides presumptive eligibility services for children who may appear to be eligible for Medicaid or Hawki and informing services for children who are newly Medicaid enrolled. They provide medical and dental care coordination services for all children not enrolled in an MCO, to help families access regular well visits for their children through medical and dental homes. They also link families to other community-based services based upon need.

Maternal Health Centers work to make sure more babies can celebrate their first birthday (prevent infant mortality) and improve birth outcomes. This is done through family centered, community-based services. Maternal Health Centers assist pregnant women apply for Presumptive Eligibility, provide dental care coordination to assist clients in need of a dentist, and provide enhanced, preventive health services, including oral health services, to Medicaid eligible and other low income pregnant and postpartum women.

Maternal Health Centers work to make sure more babies can celebrate their first birthday (prevent infant mortality) and improve birth outcomes. This is done through family centered, community-based services.

Maternal Health Centers provide preventive health services to Medicaid eligible and other low income pregnant and postpartum women.



Medicaid for Kids with Special Needs (MKSN)

MKSN members receive coverage from the MCPs. This program provides health coverage through a MCO chosen by the member.

Early ACCESS

Early ACCESS is Iowa's system for providing early intervention services. It is available to infants and toddlers from birth to age three years who have a:

- Health or physical condition affecting their growth and development, or
- Delays in their ability to play, think, hear, see, eat, talk or move.

The first three years of a child's life are the most important when setting the foundation for ongoing development. Starting supports and services early improves a child's ability to develop and learn. The focus of Early ACCESS is to support parents to help their children learn and grow throughout their everyday activities and routines. This means Early ACCESS service providers work with parents and other caregivers to help their children develop to their fullest potential.

Iowa Medicaid along with the Iowa Department of Education, HHS Public Health and the University of Iowa's Child Health Specialty Clinics are responsible for the state-level early intervention system.

Iowa's area education agencies (AEAs) are responsible for administration of Early ACCESS across the state to ensure that no matter where a family lives in Iowa, services will be available. Service coordination, assessments, evaluations, and any needed early intervention services provided by Early ACCESS are available at no cost to families.

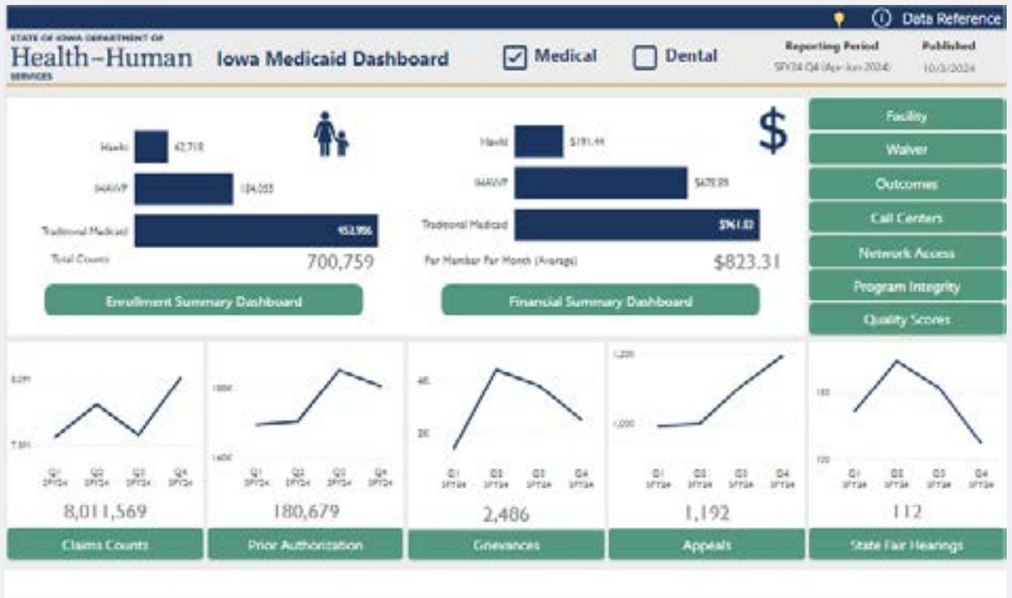
Chapter 2

How Does Iowa Medicaid Make Sure Iowans Get Good Care?

At a Glance

The Iowa Medicaid dashboard offers an overview of current Medicaid enrollment numbers, providing valuable insights into the program's reach and scope. The screenshot below presents a snapshot of enrollment numbers for SFY24 – Q4. For more detailed information, including enrollment by plan, coverage group, age, gender, race or ethnicity, and county, we recommend visiting the dashboard.

https://hhs.iowa.gov/dashboard_welcome#iowa-medicaid



Summary



Iowa uses a managed care approach to administer most of its Medicaid program. MCPs contract with HHS to provide Iowa Medicaid members with comprehensive health care services, including physical health, behavioral health, and long-term services and supports. HHS pays a fixed monthly payment for each person enrolled in Medicaid, called a capitation payment, to the MCPs for each member enrolled in the plan. The MCP then pays providers for the allowable services provided to Medicaid members.

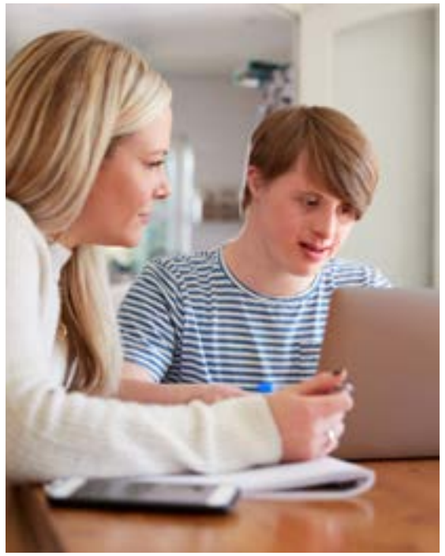
By paying MCPs a fixed amount per member in advance, the MCOs are at financial risk if the cost of care exceeds this rate and thus gives them incentive to provide value-based care. The MCPs are responsible for providing all covered Medicaid benefit services a beneficiary may need, as medically necessary.

Additional services provided by the MCPs are referred to as value-added Services (VAS). HHS encourages the promotion of evidence-based programs and direct services that improve the health and well-being of Medicaid enrollees.

Members choose a PCP upon enrollment with an MCP. An unlimited number of visits is allowed and there is no cost associated with these visits. Members can change their PCP at any time. MCPs must ensure their members have access to Medicaid covered services in a timely manner through their established provider network. The provider networks are assessed by HHS for adequacy based on the availability of services, the ability to take additional or new patients, coordination and continuity of care, and coverage and authorization of services.

Performance monitoring and data analysis are critical components in assessing how well the MCPs are maintaining and improving the quality of care delivered to members. Multiple oversight tools are deployed in this effort. Annual evaluation activities include an external quality review and the evaluation of national performance measures. MCPs receive financial incentives for exceeding performance standards in key areas described in their contract with the State. P4P measures incentivize the MCPs to improve access, quality and timeliness of care provided to members.

(Summary continued)



MCPs also submit quality improvement data to HHS on a monthly, quarterly, and annual basis. These reports include documentation of MCO management of specific groups of Medicaid members, consumer supports, and program operations. The reports, with several elements required through oversight legislation, are comprehensive and focus on compliance areas, as well as health outcomes over time. HHS examines the data from a compliance perspective and conducts further analysis if any issues are identified. In addition, seven advisory councils are engaged in providing oversight of HHS management of the state's Medicaid program.

Several utilization management strategies are in place to manage health care costs and ensure appropriate care is provided to members. A variety of methods, including but not limited to prior authorization, medically necessity determination, member care coordination, drug utilization review, and case-by-case assessments are incorporated into these strategies.

Utilization review processes for acute care and emergency room services, care coordination, long term services and supports, and prescription drugs are in place.

Members may request an appeal following a decision made by an MCP and maintain an option for a state fair hearing if the result of the appeal is not satisfying. Members also have the right to file a grievance with their MCP. A grievance is an expression of dissatisfaction about any matter other than a decision. The member, the member's representative, or provider who is acting on their behalf and has the member's written consent may file a grievance.

Finally, HHS monitors certain quality and performance standards to assure the MCPs are delivering quality care to members. These activities are collaborative efforts to maintain and improve programs. If the MCOs fail to meet performance requirements or reporting standards set forth in the contract or other standards established by HHS, written notice of non-compliance will be provided to the MCP, and corrective action plans and liquidated damages may be assigned as remedies.

Iowa Medicaid

Iowa's Managed Care System

Background

Since 2016, Iowa has used a managed care approach to administer most of its Medicaid program. **Managed Care Plans (MCPs)**, which may include health plans combined with separate dental plans, contract with HHS to provide Iowa Medicaid members with comprehensive health care and dental services. These services include physical health, behavioral health, dental health and long-term services and supports.

Currently, HHS contracts with three **Managed Care Organizations (MCOs**) to administer health care and two separate Dental plans

- Wellpoint (https://www.wellpoint.com/ia/medicaid)
- Iowa Total Care (https://www.iowatotalcare.com/)
- Molina (https://www.welcometomolina.com/ia)

Pre-ambulatory Health Plan, knows as Dental Plans:

- Delta Dental (https://www.deltadentalia.com/)
- MCNA (https://www.mcnaia.net/members)

Under managed care model, HHS makes a monthly capitation payment, similar to an insurance premium, to the MCP for each member enrolled in the plan. The MCPs, in turn, pay providers for the allowable services provided to Medicaid members. Since MCPs receive a fixed amount per member in advance, they bear financial risk if the cost of care exceeds this amount. This creates an incentive for them to deliver value-based care. The MCPs are responsible for providing all medically necessary covered Medicaid services that a member may need.

Members have the flexibility to change their PCP at any time. The name of the member's PCP, along with the PCP's location and office phone number, are provided on the MCO ID card.

Members are entitled to unlimited visits to their PCP, with no cost for these visits. The PCP provides medical care, advice, and guidance. Members may also see a specialist, and specialists are covered by the MCO. However, some specialists may require a referral from the member's PCP.

Additionally, Medicaid members are entitled to receive a second opinion from an in-network provider at no cost to them.

Access to Care

MCPs must ensure that their members have timely access to Medicaid-covered services through their provider network. They are required to develop and maintain a network of providers that meets the needs of their members. Additionally, MCPs must maintain access to network providers in compliance with federal and state requirements. If an in-network provider is unavailable, the MCP is still responsible for finding a willing provider to ensure that members have access to medically necessary and appropriate services.

Member Care

Choice of a Primary Care Provider (PCP)

Upon enrollment in an MCO, a Medicaid member must choose a primary care provider (PCP) within 10 calendar days. The PCP is the member's main doctor, responsible for coordinating all of their healthcare needs. If a member does not select a PCP, the MCO will assign one to the member.

The PCP must be within the MCO's network and can be a physician specializing in family or general medicine, internal medicine, pediatrics, obstetrics, or gynecology. It can also be an advanced registered nurse practitioner (ARNP) or a physician assistant under the supervision of a physician.

Managed Care Oversight

Performance monitoring and data analysis are essential for evaluating how effectively MCPs maintain and improve the quality of care provided to members.

The contract serves as the primary mechanism by which MCPs are held accountable for the quality of care at both the programmatic and individual provider levels. It includes several requirements based on quality initiatives and performance metrics.

Iowa Medicaid utilizes various oversight tools to monitor and assess care quality, including, but not limited to:

- Iowa Medicaid Dashboard (https://hhs.iowa.gov/dashboard_welcome#iowa-medicaid)
- External Quality Reviews (EQR)
- Pay for Performance (P4P)
- Quality Outcomes Oversight





Contract Management

Annual Evaluation

The relationship between the MCPs and HHS is established through contracts, beginning with procurement though a competitive bidding process. The contract is the mechanism by which MCOs are held responsible for addressing quality of care at both the programmatic and individual provider level. They contain several requirements based on quality initiatives and measurements.

The HHS annually evaluates the Iowa Medicaid program through an external quality review and evaluation of national performance measures. Plans receive financial incentives for exceeding performance standards in key areas described in the contract. This is referred to as "pay for performance."

All MCP contracts are posted to the HHS Website: https://hhs.iowa.gov/programs/welcome-iowa-medicaid/medicaid-contracts

Review of National Performance Measures

Health Effectiveness Data and Information Set (HEDIS) Measures

HEDIS is a comprehensive set of standardized performance measures designed to provide purchasers and consumers with reliable, comparable information on health plan performance. These measures address significant public health issues such as cancer, heart disease, smoking, asthma, and diabetes, enabling a clear view of how well health plans are addressing these critical areas.

Consumer Assessment of Healthcare Providers and Systems (CAHPS)

The Managed Care Organizations (MCOs) conduct the CAHPS survey, a nationally recognized tool for assessing consumer perceptions of healthcare services. The survey measures factors such as access to services, the quality of care provided, and consumers' experiences with primary and specialist care, including ease of access and overall satisfaction.

MCO Advisory Councils

There are several advisory groups that provide oversight of HHS's management of the state's Medicaid program. HHS regularly meets with each advisory group listed below. Meeting agendas and minutes for each respective group can be found on the HHS website. (hhs.iowa.gov)

Council on Human Services

https://hhs.iowa.gov/advisory-groups/council-health-and-human-services

The Council on Human Services advises on matters within the jurisdiction of all of HHS and provides recommendations to the Governor. The Council meets quarterly.

Medical Assistance Advisory Council (MAAC)

https://hhs.iowa.gov/advisory-groups/maac

The MAAC advises the Medicaid Director about health and medical care services under the Medicaid program. The MAAC is mandated by federal law and further established in Iowa Code. They meet quarterly.

Pharmaceutical and Therapeutics (P&T)

https://www.iowamedicaidpdl.com/pt-committee-public-comments/pt-committee-info.html

The P&T Committee is charged by law with developing and providing ongoing review of the Preferred Drug List (PDL). The PDL is a list of drugs approved by HHS to be prescribed for Medicaid members. Drugs not on the PDL may not be covered by Medicaid.

Clinical Advisory Committee (CAC)

https://hhs.iowa.gov/advisory-groups/clinical-advisory-committee-cac

The purpose of the CAC is to increase the efficiency, quality, and effectiveness of the Medicaid healthcare system. The CAC provides a process for physician/provider intervention to promote quality care, member safety, cost effectiveness, and positive physician/provider relations through discussion about Medicaid benefits and health care services.

Drug Utilization Review (DUR)

https://hhs.iowa.gov/programs/welcome-iowa-medicaid/provider-services/medicaid-pharmacy

Centers for Medicare and Medicaid Services (CMS) requires state Medicaid programs to have a DUR program consisting of prospective DUR, retrospective DUR, and an educational program. In Iowa, the DUR Board is referred to as the Iowa Medicaid DUR Commission. The Iowa DUR Commission is comprised of four Iowa Licensed physicians and four Iowa Licensed pharmacists who serve up to two, four-year terms, as well as a representative from HHS and a representative from one MCO.

Stakeholder Workgroups (various)

https://hhs.iowa.gov/advisory-groups

HHS may at times create and conduct workgroups with stakeholders to review and gather feedback for improving Medicaid programs and processes.

Medicaid Town Halls

https://hhs.iowa.gov/programs/welcome-iowa-medicaid/public-meetings/medicaid-town-halls

Iowa Medicaid holds regular virtual town hall meetings with providers, members, and other stakeholders to gather feedback on the current state of the program and how to improve. Iowa Medicaid also uses these town hall meetings to share information on current and future program projects and improvements.

External Quality Review (EQR)

An EQR of the MCOs is conducted annually related to quality outcomes, timeliness of services, and access to the services covered under each contract. The HHS contracts with an external quality review organization (EQRO), Health Services Advisory Group (HSAG), to review measures, including, but not limited to:

- Availability of services
- Credentialing and re-credentialing of providers
- Confidentiality and security
- Medical records content/retention
- Member education/prevention programs
- Coverage and authorization of services
- Cultural competency
- Enrollment/disenrollment timeliness
- Grievances and appeals
- Coordination and continuation of care
- Contract evaluation
- Encounter data
- Quality assurance plan

EQR reports are posted on the HHS website:
https://hhs.iowa.gov/performance-and-reports/medicaid-reports

MCO Quarterly Performance Reports



In compliance with state and federal regulations, the MCPs submit quality improvement data to the HHS on a monthly, quarterly, bi-annual, and annual basis. These reports include documentation of MCP management of specific populations, consumer supports, and program operations. The reports are comprehensive, require oversight legislation, and focus on compliance areas, as well as health outcomes over time.

HHS examines the data from a compliance perspective and conducts further analysis if any issues are identified. While there are specific performance standards in the contract for a limited set of items, not all data reported is directly linked to a contractual requirement. Items which do have contractual requirements are indicated in the reports.

In the fall of 2022, Iowa Medicaid formed a dedicated team to transform quarterly and annual Managed Care Program (MCP) pdf reports into an interactive, live digital dashboard. This new dashboard is designed to provide a more dynamic and real-time assessment of Iowa Medicaid's performance, while highlighting areas for improvement. In addition to transitioning the existing PDF-based managed care reports to an interactive format, the dashboard also incorporates previously unreported data from the **Prepaid Ambulatory Health Plans (PAHP)** and **Fee-For-Service (FFS)** programs. As a result, quarterly and annual reports have been discontinued and are now fully replaced by the Iowa Medicaid dashboard. (https://hhs.iowa.gov/dashboard_welcome#iowa-medicaid)

(Continued)

For those seeking historical data, past reports can still be accessed through the links below: https://hhs.iowa.gov/performance-and-reports/medicaid-reports

MCO Provider Network Standards

MCOs are required to maintain a provider network which offers members a choice of providers. The MCOs ensure members have the right to select the provider of their choice without regard to differences in reimbursement rates.

If a member enrolls with a MCO and is already established with a provider who is not a part of that MCOs network, the MCO shall make every effort to arrange for the member to continue with the same provider if the member so desires. In this case, the provider would be requested to meet the same qualifications as other providers in the network.

The MCOs are contractually obligated to maintain time and distance standards for their provider network to ensure access to care for members. These standards differ based on the provider type. For PCPs, the standard is 30 minutes or miles for 100% of the member population. For specialty care providers (allergy, dermatology, orthopedics, etc.) the standard is... 60 minutes or miles for 75% of the member population and 90 minutes or miles for 100% of the member population. Additional standards are in place for long-term care services and are based on whether the member lives in an urban or rural area of the state.

Network geographic access reports are published quarterly on the HHS website: https://hhs.iowa.gov/performance-and-reports/medicaid-reports

The HHS standards for access to care are further outlined in the MCO contracts. The MCOs use software to analyze their network and ensure providers are within the contractual time and distance standards. MCO provider network access is also reviewed annually during the EQR process.

Contractually, the MCOs are required to ensure the following within their respective provider network:

Availability of Services

- Maintain and monitor a network of appropriate providers.
- Provide female members with direct access to a women's health specialist.
- Provide for a second opinion from a qualified healthcare professional.
- Provide necessary services for a member that are not available in their network.
- Require out-of-network providers, or providers who are not contracted with the MCO, to work with the MCO regarding payment.
- Require timely access to services for members.

Assurances of Adequate Capacity and Service

- Offer an appropriate range of preventative, primary care, and specialty services.
- Maintain a network of providers that is sufficient in number and geographic distribution.

Coordination and Continuity of Care

- Ensure that each member has an ongoing source of primary care
- Coordinate all services that the member receives
- Share identification and assessment information to prevent duplication of services for individuals with special healthcare needs
- Protect member privacy in the process of coordinating care
- Provides additional services for persons with special healthcare needs

Service Delivery

Utilization Reviews (UR)

Utilization management, or utilization review, is used by the MCOs to manage health care costs by evaluating the appropriateness of a member's care before they receive it. This is done through a variety of methods, including but not limited to:



Acute Care UR and Emergency Room Utilization Review

Acute medical care reviews are completed by the MCOs for medical necessity of all members. This helps MCOs manage emergency room utilization of members.

Utilization Management Care Coordination

The MCO's utilization management care coordination program monitors members access to preventive care, particularly for members who are not accessing preventive care. This also helps identify member instances of over- and under-utilization of emergency room services. The MCO may conduct outreach to members identified during this UR to ensure members are receiving proper care.

Long Term Service and Supports (LTSS) Utilization Review

LTSS UR is conducted prior to a member's admission to a nursing facility to identify a member's need to receive specialized services, and to identify when there is a significant change in the member's need for services. The MCOs report these changes to the HHS through a pre-admission screening and resident review (PASRR) process.

Drug Utilization Reviews (DUR)

Federal regulations require state Medicaid programs to have a DUR program. Membership of the DUR program includes health care professionals who have recognized knowledge and expertise in one or more of the following:

1. The clinically appropriate prescribing of covered outpatient drugs;
2. The clinically appropriate dispensing and monitoring of covered outpatient drugs;
3. Drug use review, evaluation, and intervention;
4. Medical quality assurance.

The goal of the DUR program is to ensure appropriate medication therapy, while permitting appropriate professional judgment to individualize medication therapy.

Coverage and Authorization of Services

- Identify, define and specify the amount, duration and scope of each service that the MCO is required to offer
- Specify what constitutes "medically necessary services"
- Ensure that any decision to deny a service is made by an appropriate healthcare professional

Pay for Performance (P4P) Program

The HHS has established a **Pay for Performance (P4P)** program under which **Managed Care Plans (MCPs)** may receive compensation if certain conditions are met. Eligibility for compensation under the program is contingent upon the MCP's complete and timely fulfillment of its obligations under the contract.

Each measurement year, HHS withholds a portion of the approved Capitation payment. The MCP may be eligible to receive some or all of the withheld funds based on performance in the following areas:

Operational Measures

These measures relate to the data submitted to HHS. For example, accurate and timely submission of encounter data and prompt payment to providers.

Health Outcomes Measures

These measures focus on the access to, and quality of care provided to members. HHS uses national quality measures to assess these outcomes.







Member-Focused Oversight Activities

Appeals

An appeal is a request for an MCP to review a decision that denies a benefit. A member or their authorized representative(s) may file an appeal following an MCP's decision to deny or limit items or services. Members may choose to appeal actions such as:

- Denial of or limits on a service.
- Reduction or termination of a previously authorized service.
- Denial in whole or part of payment for a service.
- Failure to provide services in a timely manner.
- Failure of the MCO to act within required timeframes.
- Denial of out-of-network services for residents of rural areas with only one MCP.

When an MCP decides to deny or limit a benefit, the member receives a letter explaining the reason for the denial or limitation. **Members have 60 days from the date on the letter** to contact their MCO and initiate the appeal process.

The appeal process begins with an **internal review** by the MCP of the decision to deny or limit the member's benefits. **The MCP has 30 days** to complete the review and must notify the member, in writing, of the findings. The MCP may choose to uphold, reverse, or modify its initial decision.

If the member is dissatisfied with the MCP's final decision, they can request a **State Fair Hearing within 120 days** of the MCP's decision. Members must first complete the MCO's appeal process before requesting a State Fair Hearing. Requests for a State Fair Hearing can be submitted in person, by phone, or in writing to HHS.

The **State Fair Hearing process** provides members an opportunity to present their case to an **administrative law judge (ALJ)**. These hearings are legal proceedings, similar to non-jury trials, with an impartial ALJ presiding. The ALJ's decision is final.

As part of the State Fair Hearing process, HHS employs a clinical team of physicians, nurses, licensed social workers, and subject matter experts to review appeals. This team evaluates whether the MCP's decision was consistent with the **Iowa Administrative Code** and applicable state or federal criteria. HHS uses this review to ensure oversight of the MCPs.

Following the clinical review, HHS provides MCPs and/or providers with additional education on Iowa Medicaid policies and the Iowa Administrative Code, if necessary. HHS also submits an annual report of its findings to the Legislature to enhance transparency and accountability.

Grievances

Members have the right to file a grievance with their MCO. A grievance is an expression of dissatisfaction about any matter other than a decision. The member, the member's representative, or provider who is acting on their behalf and has the member's written consent may file a grievance. The grievance must be filed within 30 calendar days from the date the matter occurred. Examples include but are not limited to:

- The member is unhappy with the quality of their care.
- A doctor who the member wants to see is not in their MCO's network.
- Rights and dignity.
- The member is not able to receive culturally competent care.
- The member got a bill from a provider for a service that should be covered by the MCO.
- The member is commended changes in policies and services.
- Any other access to care issues.

Members may file a grievance at any time by contacting their MCO. If a member is not satisfied with the MCO's resolution to their grievance, the member may be eligible to switch to a different MCO if certain criteria is met. HHS makes this determination.

Managed Care Ombudsman Program

https://hhs.iowa.gov/aging-services/ltcombudsman

The Managed Care Ombudsman Program advocates for the rights and needs of Medicaid managed care members who live or receive care in a long-term care facility, including assisted living programs, or elder group homes, as well as members enrolled in one of the HCBS waiver programs.

Prior Authorizations

Some services or prescriptions require approval from the MCP before they can be covered. This approval, known as **prior authorization**, must be obtained before the member receives the service or fills the prescription. However, prior authorization is **not required** for procedures performed during inpatient hospital stays or emergency room visits.

The member's **Primary Care Provider (PCP)** is responsible for submitting prior authorization requests to the MCP for approval. Members cannot receive services requiring prior authorization until the request has been approved by their MCP.

Federal regulations require MCPs to make prior authorization decisions within specific timeframes:

Standard authorization:
Decisions must be made within **14 calendar days** after the request is received.

Expedited authorization:
If the PCP determines that waiting the standard 14 days could seriously harm the member's life, health, or ability to regain maximum function, the request can be expedited. In such cases, the MCP must make a decision **within 72 hours** of receiving the request.

Value-Added Services

Additional services provided and funded by MCP are referred to as **value-added services (VAS)**. HHS encourages the MCPs to promote evidence-based programs and direct services that enhance the health and well-being of Medicaid enrollees. VAS may include healthcare services, benefits, or positive incentives designed to encourage healthy lifestyles and improve health outcomes among members.

Examples of VAS include, but are not limited to:

- Incentives for obtaining preventive services.
- Medical equipment or devices not covered under the standard program to support prevention, wellness, or management of health conditions.
- Supports to enable workforce participation.
- Cost-effective supplemental services that provide care in a less restrictive setting.

Each MCO offers a different set of VAS and the MCP can change the VAS it offers at any time. A list of each MCO's current VAS can be found on the HHS website.





Non-Compliance Remedies

The primary goal of the HHS is to ensure that the MCPs are delivering quality care to members. To assess attainment of this goal, the HHS monitors certain quality and performance standards and holds the MCPs accountable for adhering to contract terms. HHS accomplishes this by working collaboratively with the MCPs to maintain and improve programs.

If the MCPs fail to meet performance requirements or reporting standards set forth in the contract, or other standards established by HHS, a written notice of non-compliance will be provided to the MCP, and the corrective actions discussed below may apply.

Corrective Action Plans

HHS may require corrective action(s) and implement intermediate sanctions when the MCP fails to provide the requested services. The nature of the corrective action(s) will depend on the nature, severity and duration of the deficiency and repeated nature of the non-compliance.

If HHS requires the MCP to implement a corrective action plan, the plan must be submitted under the signature of the MCP's chief executive and will require approval from HHS. If the corrective action plan is not acceptable, HHS may provide suggestions and direction to bring the MCP into compliance.

Liquidated Damages

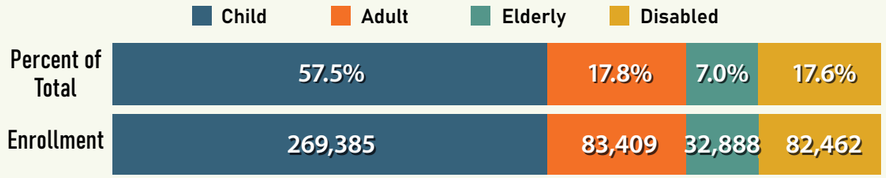
If the MCP fails to meet performance requirements or reporting standards set forth in the contract, or other standards set forth by HHS, HHS may require the MCP to pay actual or liquidated damages to HHS

Chapter 3

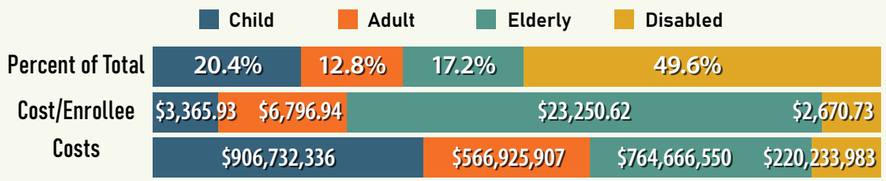
What are the Financial Features of Medicaid and CHIP?

At a Glance

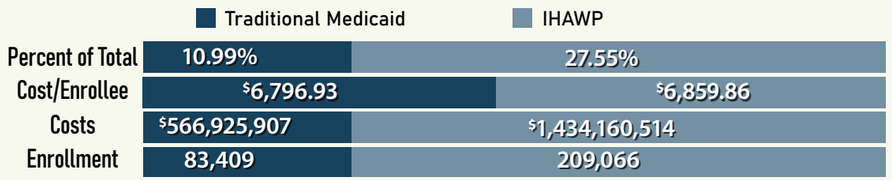
SFY21 Traditional Medicaid Enrollment by Population and Percent of Total Enrollment



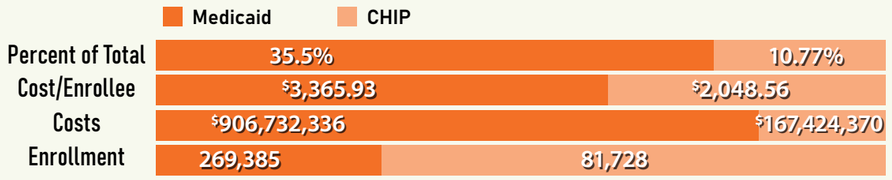
SFY21 Medicaid Annual Cost by Population, Percent of Total Cost, Avg. Annual Cost Per Enrollee, Annual Cost



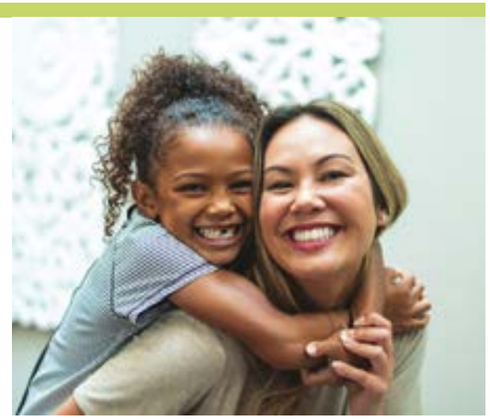
SFY21 Traditional Medicaid Adults vs. Iowa Health and Wellness Plan Adults: Total Enrollment, Total Costs, Costs per Enrollee, and Percent of Total Enrollment



SFY21 Traditional Medicaid Children vs. CHIP Children: Total Enrollment, Total Costs, Cost per Enrollee, and Percent of Total Cost



Summary



HHS staff coordinate with the Department of Management, and the Legislative Services Agency to form the basis for Medicaid funding requests which are ultimately decided by the Governor and Legislature. This process requires projections of the number of people eligible for Medicaid; estimations of cost trends; and analyses of any new federal mandates or state changes affecting eligibility, services, or changes in program policy. Several factors impact the state Medicaid budget, including what types of services Iowa chooses to cover, provider reimbursement rates, and the amount of federal matching funds certain programs will receive.

The federal government guarantees matching funds to states for qualifying Medicaid expenditures. There are mandatory services that states are required to provide, and states may also choose to offer optional benefits through their MCOs.

The state pays the MCOs a monthly capitation rate, a fee based on each member assigned to the MCO each month, to provide care for its members. Capitation rates must be reasonable (within a normal or acceptable range) and comply with all applicable laws for Medicaid managed care. Capitation rates must be actuarially sound, which means the rates are projected to provide for all reasonable, appropriate, and attainable costs that are required under the terms of the contract and for the operation of the managed care plan for the time period and the population covered under the terms of the contract.

Physician and other professional practitioner services and pharmacy services are paid using a fee-for-services methodology. Hospitals and other care centers, nursing facilities, intermediate care facilities, federally qualified health centers and rural health clinics have separate reimbursement methodologies that apply to their unique circumstances. Hospitals that operate medical residency training programs and hospitals that serve a disproportionately large number of Medicaid and low-income patients also receive payments from Iowa Medicaid program.

Iowa Medicaid payments are protected by two mechanisms. Third Party Liability (TPL) and the Estate Recovery Program (MERP). TPL ensures Medicaid's status as the payer of last resort. MERP supports recovery of the costs of medical assistance provided to people who are 55 years old or older at the time they get Medicaid and people who are under age 55 and live in a long-term care facility and are not expected to return home. Both TPL and MERP help keep the state's future costs of Medicaid down, as it ensures Iowa Medicaid funds are being used appropriately.

Budget Development

Medicaid is one of the largest government programs in Iowa. The annual General Fund appropriation is approximately $1.5 billion, which accounts for nearly 20 percent of the total General Fund budget. Medicaid is funded with a mix of state, federal, and other revenue sources. With all revenue sources combined, the total Medicaid budget is over $6 billion.

Iowa HHS staff, in coordination with HHS of Management and Legislative Services Agency, develop the estimates of future Medicaid caseloads and spending that form the basis for state appropriations requests. This process requires projections of the number of people eligible for the program; estimations of cost trends; and analyses of any new federal mandates or state changes affecting eligibility, services, or changes in program policy.

Ultimately, decisions about funding are determined by the Governor and Legislature.

In addition, there are several factors that impact the state Medicaid budget, including what types of services Iowa chooses to cover and the amount of federal matching funds certain programs will receive.

The budget takes effect at the beginning of the state fiscal year in July. A significant amount of time elapses between the development of the initial agency budget request and the passage of a finalized appropriations bill.

Appropriations Timeline	
June - September	State agencies develop their budget requests. Agencies are required by statute to submit their budget requests for the upcoming fiscal year by October 1.
October - December	Department of Management works with HHS staff and the Governor's office in reviewing and analyzing requests.
January	Finalize governor's budget recommendations.
January - May	The legislature passes appropriation bills during the session (with most passed during the last week of the session usually in April or May).
April - June	The governor has the option of signing the bill, item vetoing the bill or vetoing the bill entirely.
May - June	State agencies enter their spending plans based upon the enacted appropriations bills.
July	New fiscal year begins.

Matching Funds

The federal government guarantees matching funds to states for qualifying Medicaid expenditures. Federal matching funds for Medicaid services are calculated based on the Federal Medical Assistance Percentage (FMAP). The FMAP is the share of state Medicaid benefit costs paid by the federal government. In some instances, the federal government provides a higher matching rate to states for select services or populations, such as Medicaid expansion or CHIP. In these instances, the federal government share is higher than the state's share or is on a gradual sliding scale.

CHIP and Hawki Benefits

Iowa implemented the Hawki program on January 1, 1999. The state's employee health plan is the benchmark for benefits available through the Hawki program. Like Medicaid, Hawki members receive health care services through an MCO and dental services through a dental plan.

CHIP and Hawki Benefits list

- Well-child and well-adolescent visits
- Vaccinations
- Inpatient hospital services, including medical, surgical, intensive care, mental health, and substance use
- Outpatient hospital services, including emergency room surgery, lab, and x-ray
- Nursing care services, including skilled nursing facility services
- Physician services
- Ambulance services
- Physical therapy
- Speech therapy
- Durable medical equipment
- Home health care
- Hospice services
- Prescription drugs
- Dental services
- Medically necessary hearing services
- Vision services, including corrective lenses
- Translation and interpreter services
- Chiropractic services
- Occupational therapy

CHIP and Hawki Non-Covered Benefits

- ✖ Non-medical transportation
- ✖ Residential treatment
- ✖ Psychiatric Mental Institutes for Children (PMIC)

Mandatory and Optional Services

There are mandatory Medicaid services that states are required by law to provide. States may also choose to offer optional benefits to Medicaid beneficiaries, selected from a list provided by CMS. Below are lists of Iowa's Mandatory and Optional benefits.

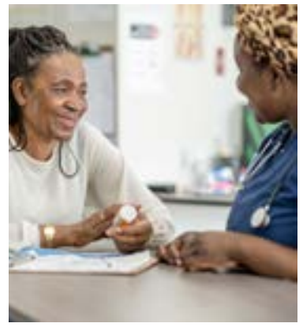
Mandatory Benefits

- Inpatient hospital services
- Outpatient hospital services
- EPSDT: Early and Periodic Screening, Diagnostic, and Treatment Services
- Nursing facility services
- Home health services
- Physician services
- Rural health clinic services
- Federally qualified health center services
- Laboratory and X-Ray services
- Family planning services
- Nurse midwife services
- Certified Pediatric and Family Nurse Practitioner services
- Freestanding birth center services (when licensed or otherwise recognized by the state)
- Transportation to medical care
- Tobacco cessation counseling for pregnant women

Optional Benefits

- Prescription drugs
- Clinic services
- Physical therapy
- Occupational therapy
- Speech, hearing and language disorder services
- Respiratory care services
- Other diagnostic, screening, preventive, and rehabilitative services
- Podiatry services
- Services for Individuals Aged 65 or Older in an Institution for Mental Disease (IMD)
- Optometry services
- Dental services
- Dentures
- Prosthetics
- Eyeglasses
- Chiropractic services
- Other practitioner services
- Private duty nursing services
- Personal care services
- Hospice
- Case management
- Services in an intermediate care facility for Individuals with Intellectual Disability
- Home and Community Based Services (HCBS)
- Self-Directed Personal Assistance Services
- Community First Choice Option
- Tuberculosis-related services
- Inpatient psychiatric services for individuals under age 21
- Health Homes for Enrollees with Chronic Conditions

Rate Setting





The state pays the MCOs a monthly capitation rate, a fee based on each member assigned to the MCO each month, to provide care for its members. Medicaid providers do not have a direct role in the capitation rate setting process as this is based on historical paid claims data and trend factors. The Medicaid providers only role is the ability to negotiate rates with the Medicaid managed care organizations.

Capitation rates must be reasonable (within a normal or acceptable range) and comply with all applicable laws for Medicaid managed care. The rate development process must comply with all applicable laws for the Medicaid program, including but not limited to, eligibility, benefits, financing, any applicable waiver or demonstration requirements, and program integrity.

Capitation rates must be actuarially sound, which means the rates are projected to provide for all reasonable, appropriate, and attainable costs that are required under the terms of the contract and for the operation of the managed care plan for the time period and the population covered under the terms of the contract.

The state uses an actuary to develop capitated rates (a fixed monthly payment for each person) for the MCOs. When developing capitated rates, an actuary will use a base data time period as the starting point of rate development, then add in the impact of policy changes, projection factors, and development of the MCO's non-medical load costs.

The state monitors the capitation rate through a medical loss ratio (MLR), which the MCOs are required to report. MLR is the sum of the MCO's incurred claims and expenditures for activities that improve health care quality divided by the amount the state paid to the MCO.

Reimbursements for Physicians and Pharmacies

Physician and Other Professional Practitioner Services

Payment rates are based on a statewide fee schedule amount. The Iowa Legislature, Iowa Administrative Code, or the Centers for Medicare and Medicaid Services (CMS) may authorize changes to the fee schedule.

Pharmacy

Payment rates for prescription drugs dispensed by a pharmacy includes fees to cover the cost of ingredients, which are determined the Average Actual and Allowable Cost (AAC). After the ingredient cost is calculated, the cost of professional dispensing of the drugs is added to determine the reimbursement rate.

The AAC rate for the cost of ingredients is updated semi-annually. The cost of professional dispensing fee is updated every two years based on completion of a cost dispensing survey.

Reimbursements for Hospitals and Other Care Centers

Inpatient and Outpatient Care

General acute care hospital reimbursement rates for FFS clients are set using a prospective payment system (PPS) based on the **Medicare-Severity Diagnosis Related Group (MS-DRG)** patient classification system. Under this system, each patient is classified into a **diagnosis related group (DRG)** on the basis of clinical information.

Hospitals are paid a provider-specific base rate for each DRG admission. Provider reimbursement is calculated by multiplying the provider-specific base rate by the relative weight for the assigned DRG. 'Outlier' payments are made in addition to the base DRG payment for patients whose treatments are exceptionally costly or who have long lengths of stay.

Inpatient hospital services provided in a certified physical rehabilitation unit or psychiatric unit are paid a provider-specific per diem rate.

Outpatient hospital services provided to FFS clients are reimbursed using the **Ambulatory Payment Classification (APC) methodology**. Under this system, each claim line item goes through the APC grouper to determine payment status.

If the claim line groups to an APC, the provider reimbursement is calculated by multiplying the provider-specific APC base rate by the relative weight for the assigned APC. Other claim lines may package (separate payment is not provided) to the paid lines or may be reimbursed using a statewide fee schedule amount.

'Outlier' payments are made for patients whose treatments are exceptionally costly.

Critical Access Hospitals are reimbursed at 100 percent of reasonable cost through a retrospective cost settlement. Interim payments are based on provider specific DRG base rates for inpatient care and a percentage of covered charges for outpatient care.



Nursing Facilities

Nursing facilities are reimbursed for services provided to Medicaid residents through prospective quarterly case-mix-adjusted provider-specific per diem rates. There are two separate components in the Medicaid per diem rate – direct patient care and non-direct patient care. Case-mix is a score assigned to a resident based on the intensity of the services captured in the minimum data set (MDS), a federally required assessment tool. The quarterly case-mix adjustment is the average of case-mix for Iowa Medicaid residents for during a quarter.

Nursing facility cost reports are subjected to a desk review to determine whether reported costs are allowable. The Medicaid per diem rates are rebased every two years.

Intermediate Care Facilities for Individuals with an Intellectual Disability (ICF/IID)

Intermediate care facilities for individuals with an intellectual disability (ICF/IID) are reimbursed for services delivered to Medicaid residents through prospective provider-specific per diem rates. The Medicaid rate is calculated as the lower of the actual allowable per diem rate, the maximum allowable base rate, or the 80th percentile of allowable cost. The actual per diem rate is the amount determined during the annual desk review. The maximum allowable base rate is the prior year's base multiplied by the annual inflation factor. The base rate is reset every four years. The 80th percentile of allowable cost is determined annually ranking per diem costs from all ICFs/IID submitted costs to determine the percentile ranking.

ICF/IID cost reports are subjected to a desk review to determine whether reported costs are allowable. ICF/IID rates are updated annually.



Federally Qualified Health Centers and Rural Health Clinics

Federally qualified health centers (FQHCs) include all organizations receiving grants under Section 330 of the Public Health Service Act. FQHCs qualify for enhanced reimbursement from Medicare and Medicaid, as well as other benefits. FQHCs serve underserved areas or populations, offer a sliding fee scale, provide comprehensive services, have an ongoing quality assurance program, and have a governing board of directors.

A **rural health clinic (RHC)** is a clinic located in a rural area designated by the U.S. Health Resources and Services Administration as a shortage area. Medicare has several requirements for a clinic to qualify as an RHC, including that it must be in a non-urbanized area that is medically underserved, as defined by the U.S. Census Bureau.

FQHCs and RHCs are reimbursed at the greater of 100 percent of the reasonable and allowable costs or the Medicare, Medicaid, and SCHIP **Benefit Improvement and Protection Act of 2000 (BIPA) Prospective Payment System (PPS)** rate.

BIPA PPS rates are inflated annually using the **Medicare Economic Index (MEI)** for primary care. BIPA PPS rates may be updated if the FQHC or RHC has experienced a scope of service change. The scope of service change request must be approved by Iowa Medicaid.







Hospital Funding

Graduate Medical Education

Hospitals that operate medical residency training programs incur higher expenses than hospitals without training programs. Historically, the Medicaid share of these additional costs have been covered by **Graduate Medical Education (GME)** payments to state-owned teaching hospitals.

GME payments cover the costs of residents' and teaching physicians' salaries and fringe benefits, program administrative staff, and allocated facility overhead costs. GME payments are not tied to specific services for Medicaid-eligible patients.



Iowa Medicaid is also authorized to provide supplemental payments for GME payments to state-owned teaching hospitals, specifically, the **University of Iowa Hospitals and Clinics (UIHC)**.

An **Intergovernmental Transfer (IGT)** funds the non-federal share of GME payments made to UIHC and **Broadlawns Medical Center (BMC)**. IGTs are a transfer of funds from UIHC and BMC to the state Medicaid agency before the GME payment is made. The ability to use IGTs to fund the non-federal share is in federal statute (§1903(w)(6) of the Social Security Act) and in federal rule (42 CFR §433.51).

Disproportionate Share Hospital Funding

Disproportionate Share Hospital (DSH) funding is special funding for hospitals that serve a disproportionately large number of Medicaid and low-income patients. DSH funds are not tied to specific services for Medicaid-eligible patients.

There are no federal or state restrictions on how disproportionate share hospitals can use their funds. Hospitals may use DSH payments to cover the uncompensated costs of care for indigent or low-income patients, including Medicaid patients.

The non-federal share is provided through a mix of state appropriation and IGT payments.

To qualify for DSH funds, hospitals must meet one of the following criteria:

- **Low-Income Utilization Rate (LIUR)** exceeds 25 percent
- **Medicaid Inpatient Utilization Rate (MIUR)** exceeds one standard deviation from the statewide average MIUR
- Children's hospitals or units are provided they meet federal and state qualification criteria

Iowa Medicaid is also authorized to provide supplemental payments for DSH payments to state-owned teaching hospitals and non-state, government-owned teaching hospitals. The non-federal share of this payment is received through IGTs of funds from state-owned teaching hospitals and non-state, government-owned hospitals.

Fund Recovery

Member Costs

Copays

Most services are included at no cost to Medicaid members. Some Medicaid members are exempt from paying anything. A copay may apply to some Medicaid members for each visit to the Emergency Room that is not considered an emergency.

- Members of the **Iowa Health and Wellness Plan (IHAWP)** may be charged an $8 copay
- Hawki members may be charged a $25 copay
- All other Iowa Medicaid members may be charged a $3 copay

Monthly Premiums/Contributions

- Members of certain Medicaid and CHIP programs may be required to pay a monthly premium, or contribution, to continue to receive health care and dental services.
- Hawki members pay a monthly premium based on family size and income. No family pays more than $40 a month. Some families pay nothing at all.
- IHAWP members who do not complete Healthy Behaviors may be required to pay a monthly contribution to continue to receive health care and/or dental services each month.
- Members of the Medicaid for Employed People with Disabilities (MEPD) program pay a monthly premium based on their monthly gross income.

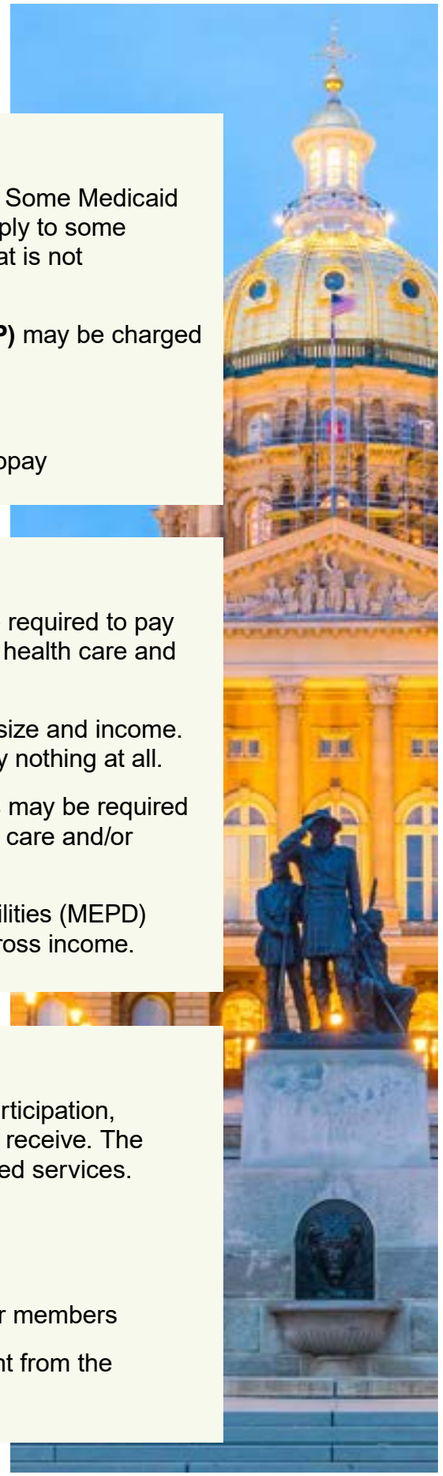
Member Liability/Client Participation

Some members have a member liability, also called client participation, requiring them to pay for part of the cost of the services they receive. The member liability must be met before Medicaid pays for covered services.

These members may be required to pay client participation:

- Members in an institutional setting
- **Home- and Community-Based Services (HCBS)** waiver members

If member liability applies, the provider will collect this amount from the member at the time services are received.









Third Party Liability

Third party liability (TPL) is the legal obligation of health care carriers to pay for all, or part, of a medical claim of a Medicaid beneficiary. By federal law, Medicaid is generally the payer of last resort, meaning that Medicaid only pays claims for covered items and services if there are no other liable third-party payers.

Third party payments include health insurance benefits, settlements, or court awards for casualty or tort (accident) claims, product liability claims, medical malpractice, and worker's compensation claims. (EPSDT services are not subject to TPL.)

Medicaid Estate Recovery Program

Federal law requires states to have an estate recovery program when Medicaid funds are used to pay for medical assistance, including the amount the state paid to an MCO for medical services. The estate recovery program applies to people who are 55 years old or older at the time they get Medicaid and people who are under age 55 and live in a long-term care facility and are not expected to return home.

When a person who gets medical assistance dies, their assets must be used to repay HHS for the money that was spent on medical care. Estate recoveries are used to pay future program costs helping HHS continue to ensure that Iowa's most vulnerable citizens have access to critical healthcare services.

Chapter 4

What is Medicaid and CHIP's Governing Framework?

At a Glance

Key Federal Concepts

Fundamental Requirements
Basic principles for Medicaid programs established by the Social Security Act.

Centers For Medicare and Medicaid Services (CMS)
Agency within the US Department of Health and Human Services that oversees the Medicaid Program.

Single State Agency
Federal regulations require each state to designate a single state agency responsible for the state's Medicaid Program.

Medicaid State Plan
Submitted by states, a dynamic document that serves as the contract between states and CMS.

Waivers
How states apply to CMS to test new ways to deliver and pay for services.

Medicaid operates according to the following fundamental requirements:

1. **Statewide Availability**
   All Medicaid services must be available statewide and may not be restricted to residents of particular localities.
2. **Sufficient Coverage**
   States must cover each service in an amount, duration, and scope that is "reasonably sufficient".
3. **Service Comparability**
   The same level of services must be available to all clients, except where federal law specifically requires a broader range of services or allows a reduced package of services
4. **Freedom of Choice**
   Members must be allowed to go to any Medicaid healthcare provider who meets program standards.

Key Federal Mandate Categories

Services: States must provide mandated services and may provide certain optional services.

Populations: States must cover certain groups and set percentages of the FPL, and may expand coverage to optional groups.

Limits: States may not impose limits on services for Medicaid clients age 20 and younger, nor may a state arbitrarily limit services for any specific illness or condition. States may limit utilization of some services, such as placing a limit on the number of prescriptions per month for outpatient drugs.



Summary

As required by the Social Security Act, Sections 1902 and 2101, states must have a CMS-approved document, known as a state plan, for the Medicaid and CHIP programs to receive federal matching funds.

Changes can be made to the state plan through a request submitted to CMS for consideration and approval.

States may apply to CMS for permission to waive certain federal requirements using three main types of federal waiver authorities: Section 1115 research and demonstration waivers, Section 1915(b) managed care waivers, and Section 1915(c) Home and Community-based Services (HCBS) waivers. Iowa currently utilizes each of these types of waiver authorities. The waivers reflect the state's needs and priorities and to implement improvements for the delivery of and payment for Medicaid services.

Section 1902 of the Social Security Act also establishes the statutory framework for certain fundamental requirements of state Medicaid programs. There are four key principles within this framework. They are: statewide availability; amount, duration, and scope; service comparability with coverage for children and mental health parity as major components; and freedom of choice.

State Plans

As required by the Social Security Act, Sections 1902 and 2101, states must have a CMS-approved document, known as a state plan, for the Medicaid and CHIP programs in order to receive federal matching funds. The state plan also designates HHS as the single state Medicaid agency for Iowa, authorizing the agency to administer the Medicaid and CHIP programs in Iowa.

While federal law provides much of the framework for these programs, states have the ability to make operational and policy decisions to best reflect the needs of members, including nature and scope of member eligibility, benefits, and provider reimbursement.

As discussed in Chapter 1, state Medicaid and CHIP programs are required to cover certain categorical eligibility groups, such as children and pregnant women, as well as provide mandatory benefits to enrolled members of these eligibility groups. However, states also have the option to add coverage for additional eligibility groups and provide benefits beyond those mandated by CMS. The state plan sets forth which optional groups and services the state has chosen to implement.

The state plan is not a static document. Whenever Iowa wishes to make changes to the Medicaid or CHIP programs, such as adding new benefits mandated by state law, the state must submit a **state plan amendment (SPA)** to CMS for consideration and approval, which includes ensuring the change complies with federal mental health parity requirements, before operationalizing such changes.

1915(i) HCBS State Option

States can establish additional HCBS benefits under a 1915(i) waiver to meet the specific needs of a population within federal guidelines through submission of a SPA, including:



- Establish a process to ensure that assessments and evaluations are independent and unbiased
- Ensure that the benefit is available to all eligible individuals within the state
- Provide adequate and reasonable provider standards to meet the needs of the target population
- Ensure that the HCBS benefit is provided in accordance with a person-centered service plan
- Establish a quality assurance, monitoring, and improvement strategy for the benefit

Iowa's 1915(i) waiver has been dedicated to supporting Habilitation Services. As noted in Chapter 1, Habilitation Services is a program to provide HCBS for Iowans with impairments typically associated with chronic mental illnesses. Habilitation Services are designed to assist participants in acquiring, retaining, and improving the self-help, socialization, and adaptive skills necessary to reside successfully in home and community-based settings.

Medicaid Waivers

In accordance with Sections 1115 and 1915 of the Social Security Act, states may apply to CMS for permission to depart from—or waive—certain federal requirements. States may seek waivers to reflect their own needs and priorities through implementation of creative ways to improve delivery of and payment for Medicaid services.

Federal law provides for three main types of waivers: Section 1115 research and demonstration waivers, Section 1915(b) managed care waivers, and Section 1915(c) Home and Community-based Services (HCBS) waivers. Iowa currently utilizes each of these types of waivers.

1115 Research and Demonstration Waivers

Section 1115 waivers allow states to test new or existing ideas or models for operating Medicaid programs.

CMS requires states to monitor, evaluate, and report these waivers to ensure their effectiveness. In Iowa, the state uses its 1115 waiver to implement the **Iowa Wellness Program (IWP)**, including the **Dental Wellness Program (DWP)**. Originally approved in 2013 and extended in 2016 and 2019, this waiver, in combination with associated SPAs, enables Iowa to expand Medicaid coverage to a specified adult groups, providing coverage for those with incomes up to 133% FPL.

The waiver also removes the **Non-Emergency Medical Transportation (NEMT)** benefit for this particular adult group, unless the member is determined to meet "medically frail" criteria. The demonstration further allows the state to charge premiums to members of this adult group with income above 50100% FPL and implement the Healthy Behaviors program as described in Chapter 1.

The waiver also allows the state to operate Prepaid Ambulatory Health Plans which increase access to dental services for the adult Medicaid population. Finally, Iowa's 1115 waiver allows the state to implement retroactive eligibility for specified populations. The goals of this 1115 demonstration waiver are divided between the IWP and DWP. The IWP seeks to further the objectives of Title XIX of the Social Security Act by

1. Improving member's health and wellness through the encouragement of healthy behaviors and use of preventive services.
2. Increasing member's engagement and accountability in their health care.
3. Increasing member's access to dental care.

Additionally, the DWP seeks to achieve the following goals related to dental services:

1. Ensure member access to and quality of dental services.
2. Allow for seamless service delivery by providers.
3. Improve the oral health of DWP members by encouraging engagement in preventive services and compliance with treatment goals.
4. Encourage linkage to a dental home.



1915(b) Managed Care Waivers

Section 1915(b) waivers allow states to deliver Medicaid services through a managed care delivery system.

Since 2016 in Iowa, the state's 1915(b) waiver provides the authority for the IA Health Link managed care program, which serves approximately 96 percent of the state's Medicaid enrollees through two managed care organizations, or MCOs (see Chapter 3). The waiver was renewed April 1, 2021, and is approved through March 31, 2026.

Iowa's goals for the Iowa Health Link initiative include:

1. Creation of a single system of care that delivers efficient, coordinated health care and promotes accountability in health care coordination;
2. Improvement in the quality of care and health outcomes for members;
3. Integration of care across the health care delivery system;
4. Emphasis of member choice and increased access to care;
5. Increased program efficiencies and budget accountability;
6. Continued rebalancing efforts to provide community-based rather than institutional care, when appropriate; and
7. Holding MCOs responsible for outcomes.

1915(c) HCBS

Section 1915(c) waivers allow members to receive long-term services and supports at home or in community settings as an alternative to receiving services in institutional settings, such as nursing homes or intermediate care facilities for persons with intellectual disabilities (ICF IDs). Iowa operates seven different HCBS waivers:

- Health and Disability Waiver
- AIDS/HIV Waiver
- Elderly Waiver
- Intellectual Disability Waiver
- Brain Injury Waiver
- Physical Disability Waiver
- Children's Mental Health Waiver

For more information on these waivers, refer to Chapter 1.

Fundamental Requirements

Section 1902 of the Social Security Act also establishes the statutory framework for certain fundamental requirements of state Medicaid programs. This includes oversight requirements of the managed care program.

The state Medicaid agency is responsible for monitoring the performance of the MCOs, and has established federally approved contracts with each MCO (see chapter 2). The key principles for the Medicaid program are outlined below.

Statewide Availability

This requirement—also referred to as "statewideness"—**mandates that state Medicaid programs provide the same benefits to all members in a given eligibility category throughout the state, not limited by geography or delivery system** (i.e., managed care or FFS). Iowa has established contractual standards for the MCOs to ensure statewideness, including network adequacy standards accounting for time and distance, as well as appointment availability (see Chapter 3). States may request to waive this principle via one of the Medicaid waivers discussed above.

Amount, Duration, and Scope

Amount, duration, and scope refers to how much of, how long, and to what extent a service is covered, regardless of whether the service is mandatory or optional. Per federal code, each service a state provides through its Medicaid program must be sufficient in amount, duration, and scope to reasonably achieve its purpose. CMS allows each state, via its state plan, to determine what constitutes reasonably sufficient coverage and to establish utilization control and medical necessity procedures.

Service Comparability

Federal law prohibits states from placing limits on services or denying or reducing coverage due to a particular illness or condition, except where federal law requires a broader range of services or allows a reduced package of services. In some cases, additional steps have been taken to increase access to care for certain demographic groups.

Coverage for Children

All states must provide the EPSDT benefit for Medicaid-eligible children and youth under age 21 (see Chapter 1). This unique service is a comprehensive benefit intended to proactively discover and treat childhood health conditions, whether medical, developmental, or behavioral in nature. Additionally, under EPSDT, child and youth members are entitled to any medically necessary and appropriate health care service covered by Medicaid, including dental care, regardless of any limitations to that service included in the state plan.

Mental Health Parity

The federal Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) requires health insurance coverage for mental health and substance use disorders to be no more restrictive than coverage for medical or surgical conditions, also known as parity.

State Medicaid and CHIP programs must comply with these parity provisions, as well, to help create consistency and prevent inequity with commercial insurance plans. CMS regulations extend parity protections to apply to long-term care services for mental health and substance use, and further require states to include parity standards in MCO contracts. Any state plan amendment or MCO contract submission to CMS is reviewed to ensure state compliance with the parity requirements. Iowa Medicaid is responsible for monitoring the MCO compliance with parity requirements.

Freedom of Choice

With limited exceptions, states must ensure members are able to choose their providers. This is referred to as freedom of choice, including choice between MCOs. This requirement to receive services from any qualified and willing provider is intended to ensure the state does not deny a member's right to see the provider of their choice, unless there is sufficient basis. This means there must be evidence of fraud or criminal action, non-compliance with program requirements or material issues concerning the fitness of the provider to perform covered services, or ability to appropriately bill.

Exceptions may occur through special contractual options or via waiver requests to CMS. This provision does not prohibit states from establishing fees for provider enrollment or setting reasonable standards relating to the qualifications of providers. Members also are required to have a choice between at least two MCOs.



References

Iowa Admin Code 441 Title VIII, Managed Care
https://www.legis.iowa.gov/law/administrativeRules/rules?agency=441&chapter=73&pubDate=08-31-2016

Iowa Code 249A (Medical Assistance), 249N (Health and Wellness Plan), 514I (Hawki)
https://www.legis.iowa.gov/docs/code/249A.pdf
https://www.legis.iowa.gov/docs/code/249N.pdf
https://www.legis.iowa.gov/docs/code/514I.pdf

Social Security Act, Title XIX
https://www.ssa.gov/OP_Home/ssact/title19/1900.htm [waivers at section 1915]

42 CFR Ch. IV
https://www.ecfr.gov/cgi-bin/text-idx?SID=f45ccd460062732da313cbbd53944287&mc=true&tpl=/ecfrbrowse/Title42/42chapterIV.tpl

Reference guide for federal statutes and regulations
https://www.macpac.gov/reference-guide-to-federal-medicaid-statute-and-regulations/

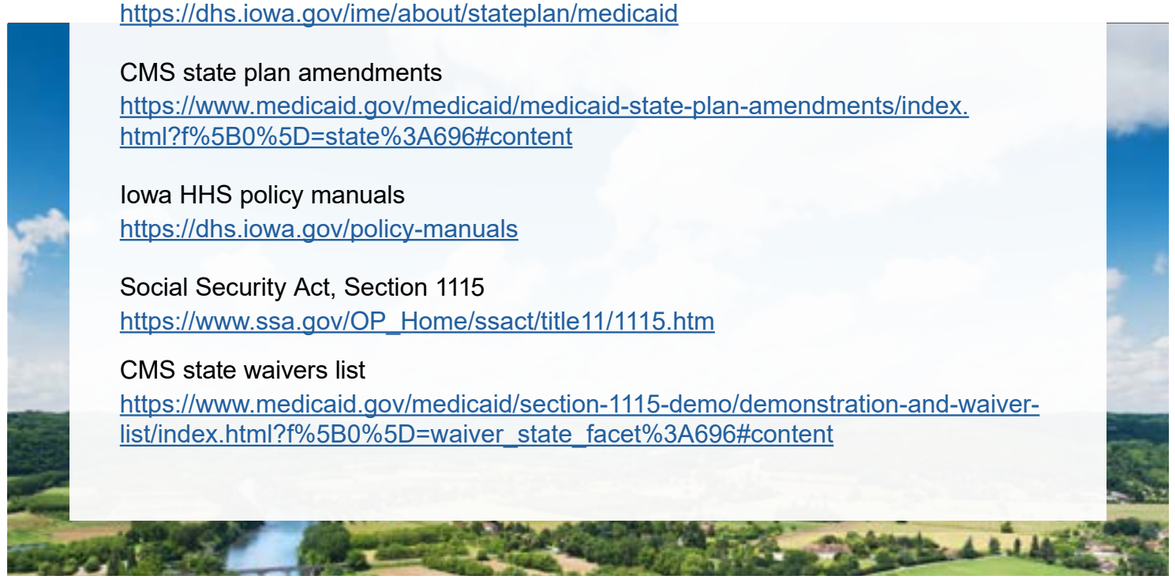
Iowa Medicaid state plan documents
https://dhs.iowa.gov/ime/about/stateplan/medicaid

CMS state plan amendments
https://www.medicaid.gov/medicaid/medicaid-state-plan-amendments/index.html?f%5B0%5D=state%3A696#content

Iowa HHS policy manuals
https://dhs.iowa.gov/policy-manuals

Social Security Act, Section 1115
https://www.ssa.gov/OP_Home/ssact/title11/1115.htm

CMS state waivers list
https://www.medicaid.gov/medicaid/section-1115-demo/demonstration-and-waiver-list/index.html?f%5B0%5D=waiver_state_facet%3A696#content





Appendix A

Helpful Websites

Website Name	Link	What You'll find
HHS Services Portal	https://hhsservices.iowa.gov	Information about eligibility for Medicaid and how to apply for Medicaid.
Medicaid Member Services	https://hhs.iowa.gov/programs/welcome-iowa-medicaid/member-services	Information about services, identifying a provider, member rights and responsibilities, key contacts, and a listing of member resources.
Medicaid Member Services and Resources	https://hhs.iowa.gov/programs/welcome-iowa-medicaid/provider-services	Provider resource page for Medicaid Members
Molina	https://www.molinahealthcare.com/	Information for Molina members, an Iowa Medicaid MCO.
Wellpoint	https://www.wellpoint.com/	Information for Wellpoint members, an Iowa Medicaid MCO.
Iowa Total Care	https://www.iowatotalcare.com/	Information for Iowa Total Care members, an Iowa Medicaid MCO.
Delta Dental of Iowa	https://www.deltadentalia.com/dwp/	Information for DDIA members, an Iowa Medicaid Dental Wellness Plan.
MCNA Dental	https://www.mcnaia.net	Information for MCNA members, an Iowa Medicaid Dental Wellness Plan

Website Name	Link	What You'll find
PACE Service Providers	https://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-medicaid-programs/pace	Information about Program of All-Inclusive Care for the Elderly (PACE).
Managed Care Organizations (MCOs)	https://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-health-link/mco	Contact information, benefits, and Value-Added Services for all MCOs.
Iowa Medicaid Performance and Reports	https://hhs.iowa.gov/performance-and-reports/medicaid-reports	Webpage for Iowa Medicaid dashboards, MCO monthly reports, and other annual reports.
Managed Care Contracts and Rates	https://hhs.iowa.gov/programs/welcome-iowa-medicaid/medicaid-contracts	All contracts, amendments for MCOs and Dental Plans and rate information.
HHS Budget and Annual Report	https://publications.iowa.gov/51209/	HHS annual budget report.
Fee Schedules	https://hhs.iowa.gov/programs/welcome-iowa-medicaid/policies-rules-and-regulations/covered-services-rates-and-payments/fee-schedules	Fee schedules by service type.
Iowa's Estate Recovery Law	https://hhs.iowa.gov/programs/welcome-iowa-medicaid/member-services/estate-recovery	Description, forms, and contact information for Estate Recovery
Social Security Act, Title XIX	https://www.ssa.gov/OP_Home/ssact/title19/1900.htm	Federal guidance to Title XIX grants to states (Medicaid).
Consumer Choices Option (CCO) Services Provider	https://hhs.iowa.gov/programs/welcome-iowa-medicaid/member-services/cco	Information about the services available through this program's provider, Veridian.

Website Name	Link	What You'll find
Electronic Code of Federal Regulations	https://www.ecfr.gov/current/title-42/chapter-IV	Subchapter C shares the federal guidance for Medical Assistance Programs for the Centers for Medicare and Medicaid Services (CMS).
MAC PAC: Medicaid and CHIP Payment and Access Commission	https://www.macpac.gov/reference-materials/reference-guide-to-federal-medicaid-statute-and-regulations/	Reference guide to federal Medicaid statute and regulations
Iowa Medicaid State Plan Documents	https://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-medicaid-state-plan	Listing of all relevant state plan documents for Iowa Medicaid.
Centers for Medicare and Medicaid Services (CMS) State Plan Documents	https://www.medicaid.gov/medicaid/medicaid-state-plan-amendments/index.html	Iowa Medicaid's State Plan Amendments shared by CMS.
Medicaid Provider Manuals	https://hhs.iowa.gov/about/policy-manuals/medicaid-providerr	Policy manuals by provider type.
Social Security Administration, Compilation of the Social Security Laws	https://www.ssa.gov/OP_Home/ssact/title11/1115.htm	Medicaid demonstration projects (Section 1115).
CMS State Waivers List	https://www.medicaid.gov/medicaid/section-1115-demo/demonstration-and-waiver-list/index.html?f%5B0%5D=waiver_state_facet%3A696#content	Listing of Iowa's Medicaid waivers.
Federal Information on Medicaid	https://www.medicaid.gov/	Federal policy and resources on Medicaid.



Appendix A

Helpful Websites

Website Name	Link	What You'll find
Iowa Code 514	https://www.legis.iowa.gov/docs/code/514.pdf	Iowa Code on Nonprofit Health Service Corporations.
Iowa Code 249A	https://www.legis.iowa.gov/docs/code/249A.pdf	Iowa Code on Medical Assistance.
Iowa Code 249N	https://www.legis.iowa.gov/docs/code/249N.pdf	Iowa Code on Iowa Health and Wellness Plan.



Appendix B

Glossary

Adult Day Care
An organized program of supportive care in a group environment. The care is provided to members who need a degree of supervision and assistance on a regular or intermittent basis in a day care setting.

AIDS/HIV Waiver
An HCBS waiver that offers services for those who have been diagnosed with AIDS or HIV.

Adverse Benefit Determination
A written notice to a member or provider to explain an action being taken.

Appeal
An appeal is a request for a review of an adverse benefit determination. A member or a member's authorized representative may request an appeal following a decision made by an MCO. Actions that a member may choose to appeal:

- Denial of or limits on a service.
- Reduction or termination of a service that had been authorized.
- Denial in whole or in part of payment for a service.
- Failure to provide services in a timely manner.
- Failure of the MCO to act within required timeframes.

Members may file an appeal directly with the MCO. If the member is not happy with the outcome of the appeal, they may file an appeal with HHS or they may ask for a state fair hearing.

Brain Injury (BI) Waiver
An HCBS waiver that offers services for those who have been diagnosed with a brain injury due to an accident or an illness.

Capitation Expenditures
Medicaid payments the HHS makes on a monthly basis to the MCOs for member health coverage. MCOs are paid a set amount for each enrolled person assigned to that MCO, regardless of whether services are used that month. Capitated rate payments vary depending on the member's eligibility.

Care Coordinator
A person who helps manage the health of members with chronic health conditions.

Case Manager
See *Community Based Case Management (CBCM)*

Centers for Medicare and Medicaid Service (CMS)
A federal agency that administers the Medicare program and works in partnership with state governments to administer Medicaid standards.

Children's Mental Health (CMH) Waiver
An HCBS waiver that offers services for children up to age 18, who have been diagnosed with a serious emotional disturbance.

Children's Health Insurance Program (CHIP)
A federal program administered by state governments to provide health care coverage for children and families whose income is too high to qualify for Medicaid, but too low to afford individual or work-provided health care.

Chronic Condition Health Home
Chronic Condition Health Home refers to a team of people who provide coordinated care for adults and children with two chronic conditions. A Chronic Condition Health Home may provide care for members with one chronic condition if they are at risk for a second.

Community
A natural setting where people live, learn, work, and socialize.

Community Based Case Management (CBCM)
Helps LTSS members manage complex health care needs. It includes planning, facilitating and advocating to meet the member's needs. It promotes high quality care and cost-effective outcomes. CBCMs make sure that the member's care plan is carried out. They make updates to the care plan as needed.

Consumer Directed Attendant Care (CDAC)
Helps people do things that they normally would for themselves if they were able. CDAC services may include unskilled tasks such as bathing, grocery shopping, household chores or skilled tasks such as medication management, tube feeding and recording vital signs. CDAC providers are available through an agency or from an individual such as a family member, friend, or neighbor that meets eligibility requirements.

Copayment (Copay)
Some medical services have a copayment, which is your share of the cost. If there is a copayment, you will pay it to the provider. The provider will inform you how much your copayment will be.

Durable Medical Equipment (DME)
Reusable medical equipment for use in the home. It is rented or owned by the member and ordered by a provider.

Elderly Waiver
An HCBS waiver that offers services for elderly persons. An applicant must be at least 65 years of age.

Early and Periodic Screening, Diagnosis and Treatment (EPSDT)
A program of preventive health care for children, including well-child exams with appropriate tests and shots, which is called the Care for Kids program in Iowa.

Fee-for-Service
The payment method by which the state pays providers for each medical service given to a patient.

Fee Schedule
A fee schedule is a complete listing of fees used by Medicaid to pay doctors or other providers and suppliers. This comprehensive listing of fee maximums is used to reimburse a physician and/or other providers.

Financial Ratios
The Affordable Care Act requires insurance companies to spend at least 80% or 85% of premium dollars on medical care. In Iowa, the Medical Loss Ratio (MLR) for MCOs is contractually set at 89%.

- Administrative Loss Ratio (ALR): The percent of capitated rate payments an MCO spends on administrative costs.
- Medical Loss Ratio (MLR): The percent of capitated rate payments an MCO spends on claims and expenses that improve health care quality of Medicaid members.
- Underwriting Ratio (UR) If total expenses exceed capitated rate payments, an underwriting loss occurs. If total capitated rate payments exceed total expenses, an underwriting profit occurs.

Grievance
Members have the right to file a grievance with their MCO. A grievance is an expression of dissatisfaction about any matter other than a decision. The member, the member's representative or provider who is acting on their behalf and has the member's written consent may file a grievance. The grievance must be filed within 30 calendar days from the date the matter occurred. Examples include but are not limited to:

- Member is unhappy with the quality of care
- Member wants to see a doctor who is not in the MCO's network
- Member is not able to receive culturally competent care
- Member got a bill from a provider for a service that should be covered by the MCO
- Rights and dignity
- Member is recommended changes in policies and services
- Any other access to care issues

Habilitation (Hab) Services
Services provided under an HCBS program to Iowans with the functional impairments typically associated with chronic mental illness.

Health & Disability (HD) Waiver
An HCBS waiver that offers services for those persons who are blind or disabled. An applicant must be less than 65 years of age for this waiver.

Healthy and Well Kids in Iowa (Hawki)
In Iowa, CHIP is offered through the Hawki program. Hawki offers health coverage, through an MCO, for uninsured children of working families. A family who qualifies for Hawki may have to pay a monthly premium. No family pays more than $40 a month.

Home Health Aide
Medical services that provide direct personal care. This may include assistance with oral medications, eating, bathing, dressing, personal hygiene, accompanying member to medical services, transporting member to and from school or medical appointments, and other necessary activities of daily living that is intended to prevent or postpone institutionalization.

Homemaker Services
Services provided when the member lives alone or when the person who usually performs these functions for the member needs assistance. Homemaker service is limited to essential shopping, limited house cleaning, and meal preparation.

Home and Community Based Services (HCBS)
Types of person-centered care delivered in the home and community. A variety of health and human services can be provided. HCBS programs address the needs of people with functional limitations who need assistance with everyday activities, like getting dressed or bathing. HCBS programs are often designed to enable people to stay in their homes, rather than moving to a facility for care.

Home Delivered Meals
Meals that are prepared outside of the member's home and delivered to the member.

Integrated Health Home
An Integrated Health Home is a team that works together to provide whole person, patient-centered, coordinated care. An Integrated Health Home is for adults with a serious mental illness (SMI) and children with a serious emotional disturbance (SED).

Intellectual Disability (ID) Waiver
An HCBS waiver that offers services for persons who have been diagnosed with an intellectual disability.

Intermediate Care Facilities for the Intellectually Disabled (ICF/ID)
The ICF/IID benefit is an optional Medicaid benefit. The Social Security Act created this benefit to fund "institutions" (four or more beds) for individuals with intellectual disabilities and specifies that these institutions must provide "active treatment" as defined by the Secretary. Currently, all 50 States have at least one ICF/IID facility. This program serves over 100,000 individuals with intellectual disabilities and other related conditions. Most have other disabilities as well as intellectual disabilities. Many of the individuals are non-ambulatory, have seizure disorders, behavior problems, mental illness, visual or hearing impairments, or a combination of the above. All must qualify for Medicaid assistance financially.

Inpatient Admissions
A member has formally been admitted to a hospital to receive care.

Iowa Health and Wellness Plan (IHAWP)
The Iowa Health and Wellness Plan covers Iowans, ages 19-64, with incomes up to and including 133% of the Federal Poverty Level (FPL). The plan provides a comprehensive benefit package and is part of Iowa's implementation of the Affordable Care Act or Medicaid expansion.

Iowa Insurance Division (IID)
The state regulator which supervises all insurance business transacted in the state of Iowa.

Iowa Medicaid
The division of HHS that administers the Iowa Medicaid and CHIP Programs.

Level of Care (LOC)
Members asking for HCBS waivers or facility care must meet Level of Care criteria. These must be consistent with people living in a care facility such as a nursing facility. Level of Care is determined by an assessment approved by HHS.

Long Term Services and Supports (LTSS)
Medical and/or personal care and supportive services needed by individuals who have lost some capacity to perform activities of daily living, such as bathing, dressing, eating, transfers, and toileting, and/or activities that are essential to daily living, such as housework, preparing meals, taking medications, shopping, and managing money.

Managed Care Organization (MCO)
A health plan contracted with HHS to provide Iowa Medicaid members with comprehensive health care services, including physical health, behavioral health, and LTSS.

Medicaid
A service by the state of Iowa, Medicaid provides medically necessary health care coverage for financially needy adults, children, parents with children, people with disabilities, elderly people and pregnant women. Also known as Title XIX under the Social Security Act.

Nursing Facility (NF)
Provides 24-hour care for individuals who need nursing or skilled nursing care.

Non-Emergency Medical Transportation (NEMT)
Services are for members with full Medicaid benefits, who need travel reimbursement or a ride to get to their medical appointments.

Physical Disability (PD) Waiver
An HCBS waiver that offers services for persons who are physically disabled. An applicant must be at least 18 years of age, but less than 65 years of age.

Prior Authorization (PA)
Some services or prescriptions require approval from the MCO for them to be covered. This must be done before the member gets that service or fills that prescription.

Primary Care Provider (PCP)
A physician, a physician assistant or nurse practitioner, who directly provides or coordinates member health care services. A PCP is the main provider the member will see for checkups, health concerns, health screenings, and specialist referrals.

Program Integrity (PI)
Program Integrity (PI) is charged with reducing fraud, waste and abuse in the Iowa Medicaid program.

Provider
A provider is a health care professional who offers medical services and support.

Provider Network Access
Each MCO has a network of providers across Iowa who their members may see for care. Members don't need to call their MCO before seeing one of these providers. Before getting services from providers, members should show their ID card to ensure they are in the MCO network. There may be times when a member needs to get services outside of the MCO network. If a needed and covered service is not available in-network, it may be covered out-of-network at no greater cost to the member than if provided in-network.

Psychiatric Medical Institute for Children (PMIC)
Institutions which provide more than 24-hours of continuous care involving long-term psychiatric services to three or more children in residence. The expected periods of stay for diagnosis and evaluation are 14 days or more and for treatment the expected period of stay is 90-days or more.

Referral
A referral means that your primary care provider must give you approval to see someone that is not your primary care provider. If you don't get approval, the MCO may not cover the services. There are certain specialists for whom you do not need a referral, such as women's health specialists.

Service Plan
Plan of services for HCBS members. A member's service plan is based on the member's needs and goals. It is created by the member and their interdisciplinary team to meet HCBS Waiver criteria.

Specialist
Specialists are health care professionals who are highly trained to treat certain conditions.

Temporary Assistance for Needy Families (TANF) Adult and Child
A program to help needy families achieve self-sufficiency.

Third-Party Liability (TPL) Recovered
Third party payments include recoveries from health insurance coverage, settlements or court awards for casualty/tort (accident) claims, product liability claims (global settlements), medical malpractice, worker's compensation claims, etc. This means all other available TPL resources must meet their legal obligation to pay claims for the care of an individual eligible for Medicaid. By law, Medicaid is generally the payer of last resort, meaning that Medicaid only pays claims for covered items and services if there are no other liable payers.

Value Added Services (VAS)
Optional benefits provided by the MCOs.

Value Based Purchasing (VBP) Agreement
An agreement that holds health care providers accountable for both the cost and quality of care they provide by providing payment to improved performance.

Waivers
See *Home and Community Based Services (HCBS)* or specific waivers listed above.

Waiver Service Plan
See *Service Plan*



Appendix C

Medical Assistance Coverage Groups

Coverage Group	General Description	Non-Financial Eligibility Criteria	Income Limit	Resource Limit	Premiums
Children, Parents & Caretakers	Parent or Caretaker must have a dependent child in their care to be eligible under this group. A child must be in the care of a parent or caretaker to be eligible under this group.	▪ Proof of identity ▪ U.S. Citizenship or legal immigrant status ▪ Proof of SSN or application for SSN ▪ Iowa Residency	HH size and monthly income limit: 1 - $447 2 - $716 3 - $872 4 - $1,033 5 - $1,177 6 - $1,330 7 - $1,481 8 - $1,633 9 - $1,784 10 - $1,950 Add $178	N/A	N/A
Children	Ages 0-18	▪ Proof of identity ▪ U.S. Citizenship or legal immigrant status ▪ Proof of SSN or application for SSN ▪ Iowa Residency	167% of Federal Poverty Level for their household size	N/A	N/A

Coverage Group	General Description	Non-Financial Eligibility Criteria	Income Limit	Resource Limit	Premiums
Pregnant Women	Pregnant Women	▪ Proof of identity ▪ U.S. Citizenship or legal immigrant status ▪ Proof of SSN or application for SSN ▪ Iowa Residency	215% of Federal Poverty Level for their household size	N/A	N/A
Infants	Babies up to age 1	▪ Proof of identity ▪ U.S. Citizenship or legal immigrant status ▪ Proof of SSN or application for SSN ▪ Iowa Residency	300% of the Federal Poverty level for their household size		
Iowa Health and Wellness Plan (IHAWP)	Ages 19-64	▪ Proof of identity ▪ U.S. Citizenship or legal immigrant status ▪ Proof of SSN or application for SSN ▪ Iowa Residency ▪ Not be entitled to or otherwise eligible for Medicaid or Medicare	133% of Federal Poverty Level for their household size	N/A	▪ Members with income between 50-100% FPL are assessed a $5 monthly premium. ▪ Members with income between 101 – 133% FPL are assessed a $10 monthly premium. **Note: The monthly premium is waived during the member's first 12 months of continuous enrollment.*

Coverage Group	General Description	Non-Financial Eligibility Criteria	Income Limit	Resource Limit	Premiums
Healthy and Well Kids in Iowa (Hawki)	Children ages 0-18	▪ Proof of identity ▪ U.S. Citizenship or legal immigrant status ▪ Proof of SSN or application for SSN ▪ Iowa Residency ▪ Must be uninsured	168% - 302% of Federal Poverty Level for their household size	N/A	Premiums are based on family income. No family pays more than $40 per month. Some families pay nothing at all.
Breast and Cervical Cancer Treatment (BCCT)	Under age 65 and must be screened and diagnosed with Breast or Cervical Cancer	▪ Proof of identity ▪ U.S. Citizenship or legal immigrant status ▪ Proof of SSN or application for SSN ▪ Iowa Residency ▪ Does not have creditable health insurance coverage ▪ Is not otherwise eligible for Medicaid or Medicare	250% of Federal Poverty Level (as administered by BCCEDP provider)	N/A	N/A
Expanded Medicaid for Independent Young Adults (EMIYA)	Former foster care children (up to age 26)	▪ Proof of identity ▪ U.S. Citizenship or legal immigrant status ▪ Proof of SSN or application for SSN ▪ Iowa Residency	N/A	N/A	N/A

Coverage Group	General Description	Non-Financial Eligibility Criteria	Income Limit	Resource Limit	Premiums
Refugee Medical Assistance (RMA)	Refugees who are not otherwise eligible for other Medicaid coverage *(Maximum of 8 months eligibility for this coverage group)*	▪ Proof of identity ▪ Must meet Refugee alienage requirements through the Refugee Resettlement Program ▪ Proof of SSN or application for SSN ▪ Iowa residency	Must meet Family Investment Program (FIP) income guidelines.	Must meet Family Investment Program (FIP) resource limits.	N/A
State Family Planning Program	Ages 12-54	▪ Proof of identity ▪ U.S. Citizenship or legal immigrant status ▪ Proof of SSN or application for SSN ▪ Iowa residency ▪ Is not currently receiving Medicaid or IHAWP	300% of Federal Poverty Level	N/A	N/A
SSI- Related Medicaid	Must be aged (65 or older), blind, or disabled as determined by the Social Security Administration	▪ Proof of identity ▪ U.S. Citizenship or legal immigrant status ▪ Proof of SSN or application for SSN ▪ Iowa Residency	1 Person - $841 Couple - $1,261	$2,000 for one person $3,000 for a couple	N/A

Coverage Group	General Description	Non-Financial Eligibility Criteria	Income Limit	Resource Limit	Premiums
Medicaid for Employed People with Disabilities (MEPD)	Medicaid for disabled individuals, under age 65, with earned income	▪ Must be determined disabled ▪ Must be employed or have self-employment ▪ Proof of identity ▪ U.S. Citizenship or legal immigrant status ▪ Proof of SSN or application for SSN ▪ Iowa Residency	Net income below 250% of Federal Poverty Level for their household size	$12,000 for one person $13,000 for a couple	Individual with gross income at or below 150% FPL has no premium. Individual with gross income above 150% FPL has a monthly premium based on a sliding scale. (The smallest premium is $34 per month)
Medicare Savings Programs (MSP)	Pays for certain Medicare premiums, coinsurance, and deductibles for those entitled to Medicare	▪ Must be entitled to Medicare Part A ▪ Proof of identity ▪ U.S. Citizenship or legal immigrant status ▪ Proof of SSN or application for SSN ▪ Iowa Residency	QMB Group – less than 100% FPL SLMB Group – 101%-119% FPL E-SLMB Group – 120%-134% FPL	$8,400 for one person $12,600 for a couple	N/A

Coverage Group	General Description	Non-Financial Eligibility Criteria	Income Limit	Resource Limit	Premiums
300% Group	Is age 65 or older, blind, disabled, or is under the age of 21	▪ Proof of identity ▪ U.S. Citizenship or legal immigrant status ▪ Proof of SSN or application for SSN ▪ Iowa Residency ▪ Must meet Level of Care requirement ▪ Has lived in an institution for 30 consecutive days	Over SSI standards and under 300% of Federal Poverty Level	$2,000 for one person $3,000 for a couple	Members are required to participate in the cost of their medical institution care known as Client Participation. This is calculated based on the member's income, deductions, and cost of unmet medical needs.
Facility Programs	Provides long term care services to individuals residing in a Nursing Facility	▪ Proof of identity ▪ U.S. Citizenship or legal immigrant status ▪ Proof of SSN or application for SSN ▪ Iowa Residency ▪ Must meet Level of Care requirement	300% of the SSI Standard (currently $2,523) Note: If income is over 300% FPL, may be eligible if obtains a Medicaid Income Trust	$ 2,000 for one person A married couple must have an attribution of resources completed	Members are required to participate in the cost of their medical institution care known as Client Participation. This is calculated based on the member's income, deductions, and cost of unmet medical needs.

Coverage Group	General Description	Non-Financial Eligibility Criteria	Income Limit	Resource Limit	Premiums
Home and Community Based Waivers (HCBS)	Provides services, funding, and individualized supports to maintain eligible members in their own home or communities who would otherwise require care in a medical institution	▪ Proof of identity ▪ U.S. Citizenship or legal immigrant status ▪ Proof of SSN or application for SSN ▪ Iowa Residency ▪ Must meet Level of Care requirement	300% of the SSI Standard (currently $2,523) Note: If income is over 300% FPL, may be eligible if obtains a Medicaid Income Trust	$2,000 for one person	If income is over 300% FPL, then the member would require a Medicaid Income Trust and would then be assessed Client Participation based on their income.
Program for All-Inclusive Care for the Elderly (PACE)	Offers a benefit that combines medical care, long-term care, and prescription drugs to help frail and disabled individuals age 55 and older to live independently within the community	▪ Proof of identity ▪ U.S. Citizenship or legal immigrant status ▪ Proof of SSN or application for SSN ▪ Iowa Residency ▪ Must meet Level of Care requirement	300% of the SSI Standard (currently $2,523) Note: If income is over 300% FPL, may be eligible if obtains a Medicaid Income Trust	$2,000 for one person	If income is over 300% FPL, then the member would require a Medicaid Income Trust and would then be assessed Client Participation based on their income.



Appendix C

Home and Community Based Waiver Eligibility Factors

Waiver Type	Basic Characteristics	Medicaid Coverage Group	Disability Required?	Level of Care	Other Criteria
Health and Disability (HD) Waiver	Blind or disabled	Non-MAGI (including 300% group and MEPD)	Disabled according to SSI guidelines	▪ ICF (Intermediate Care Facility) ▪ SNF (Skilled Nursing Facility) ▪ ICF/ID (Intermediate Care Facility for the Intellectually Disabled)	▪ Under age 65 ▪ Needs services ▪ Chooses waiver ▪ Assigned payment slot
AIDS/HIV Waiver	Diagnosis of AIDS/HIV	Non-MAGI (including 300% group and MEPD) Children under 21 in the 300% group	Yes, for Non-MAGI No, for Children under 21 in the 300% group	▪ ICF ▪ SNF ▪ Hospital	▪ Needs services ▪ Chooses waiver ▪ Assigned payment slot
Elderly Waiver	Age 65 or over	Non-MAGI (including 300% group)	No	▪ ICF ▪ SNF	▪ Needs services ▪ Chooses waiver ▪ Assigned payment slot

Waiver Type	Basic Characteristics	Medicaid Coverage Group	Disability Required?	Level of Care	Other Criteria
Intellectual Disability (ID) Waiver	Diagnosis of intellectual disability	Non-MAGI (including 300% group and MEPD) Children under 21 in the 300% group Foster care	Yes, for Non-MAGI No, for Children under 21 in the 300% group No, for foster care	▪ ICF/ID	▪ Needs services ▪ Chooses waiver ▪ Assigned payment slot
Brain Injury (BI) Waiver	Diagnosis of brain injury	Non-MAGI (including 300% group and MEPD) Children under 21 in the 300% group	Yes, for Non-MAGI No, for Children under 21 in the 300% group	▪ ICF/ID ▪ ICF ▪ SNF	▪ At least 1 month of age ▪ Needs services ▪ Chooses waiver ▪ Assigned payment slot
PD Waiver	Have a physical disability	Non-MAGI (including 300% group and MEPD) Children under 21 in the 300% group	Disabled according to SSI guidelines	▪ ICF ▪ SNF	▪ Aged 18 to 64 ▪ Ineligible for ID waiver ▪ Needs services ▪ Chooses waiver ▪ Assigned payment slot
Children's Mental Health (CMH) Waiver	Diagnosis of serious emotional disturbance	Non-MAGI (including 300% group and MEPD) Children under 21 in the 300% group	Yes, for Non-MAGI No, for Children under 21 in the 300% group	▪ Hospital	▪ Children under age 18 and not in foster care ▪ Needs services ▪ Chooses waiver ▪ Assigned payment slot