

Presentation to the

Children Youth and Families Department

April 14, 2014



New Mexico Human Services Department Mission

To reduce the impact of poverty on people living in New Mexico by providing support services that help families break the cycle of dependency on public assistance

Income Support Division / ISD
Child Support Enforcement Division / CSED
Medical Assistance Division / MAD
Behavioral Health Services Division / BHSD



New Mexico Human Services Department

The New Mexico Human Services Department (HSD) manages a \$5.43 billion dollar budget of state and federal funds and administers services to more than 800,000 low-income New Mexicans through public assistance programs.

Our Focus for Today's Presentation

<u>Income Support Division</u> - The mission of the Income Support Division is to relieve, minimize or eliminate poverty and to make available certain services for eligible low-income individuals and families through statewide programs of financial assistance, food assistance, employment assistance and training services.

<u>Medical Assistance Division</u> - The HSD's Medical Assistance Division (MAD) is the direct administrator of New Mexico's Medicaid program, including its managed care program known as Centennial Care program.





Human Services Department Income Support Division

Income Support Division

ISD assists low income New Mexicans with various programs including Supplemental Nutrition Assistance Program (SNAP), Cash Assistance, Medical Assistance, Energy Assistance, and Medicare Savings Programs (MSP).

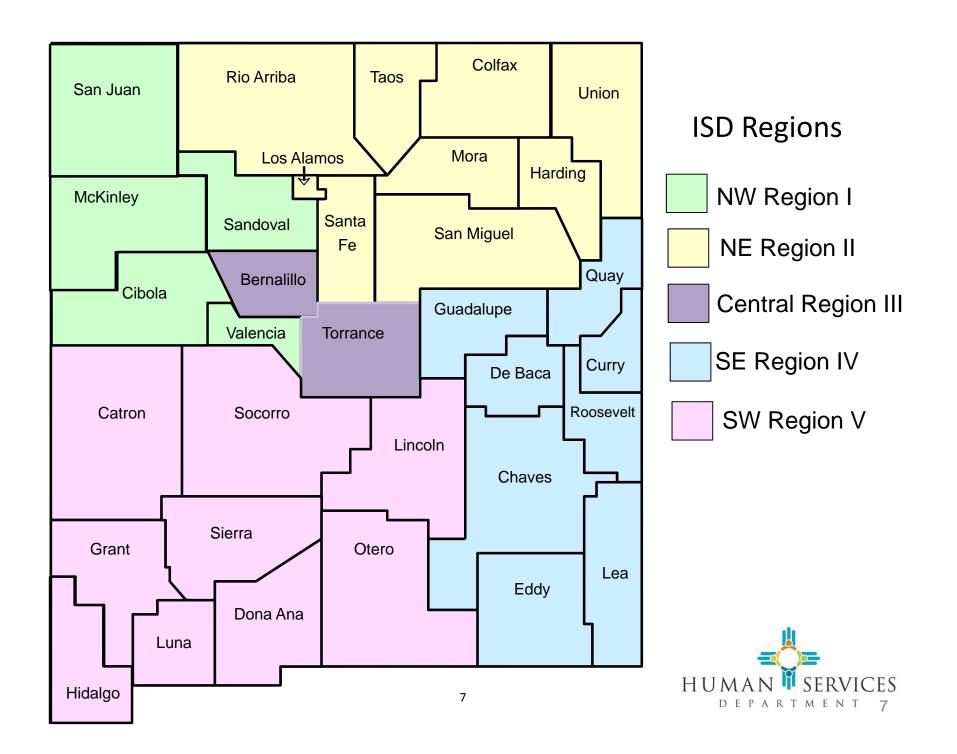




ISD Programs

- ✓ MEDICAID 5 standard Categories of Eligibility and specialized eligibility for the Aged, Blind, and Disabled.
- ✓ Medicare Savings Program (MSP) Qualified Medicare Beneficiaries (QMB), Specified low income Medicare Beneficiaries (SLIMB), and Qualified Individuals (Qi1)
- ✓ SNAP Supplemental Nutrition Assistance Program, Transitional Food Stamps (TFS), New Mexico Combined Application Project (NMCAP), and State Food Stamp Supplement for the Elderly and Disabled
- ✓ CASH Temporary Assistance to Needy Families (TANF), General Assistance Disability (GA), Education Works, General Assistance unrelated child, Adult Residential Supplemental Care Home Program (ARSCH), Refugee Resettlement Program, and Burial Assistance
- ✓ ENERGY Low Income Home Energy Assistance Program (LIHEAP)







Income Support Division What's NEW

What's New in ISD

- Developed and implemented a replacement computer eligibility system to administer eligibility determination for receiving benefits in the food, cash, energy and Medicaid programs:
 ASPEN-Automated System Program and Eligibility Network.
- Converted to a 'paperless' division. We are now using a process for scanning all documents and maintaining them in an Electronic Case File.
- Established a Customer Service Information Line where a customer can call 24 hours a day, 7 days a week.
- Launched YES-New Mexico, an internet web based self-service portal where customers can apply for benefits, check their benefits, renew their benefits, and report changes to their case.
- Developed and improved the HSD Web Page into a user friendly easy to follow format.

ISD Information Line 24/7

Income Support Division Information Line 1-855-309-3766 (1-855-30-YESNM)

- The ISD Information Line provides basic information about assistance programs offered by ISD such as Cash, Food and Energy Assistance and Medicaid. It also provides specific information on the case. The information is provided in both English and Spanish to better serve New Mexico residents.
- The ISD Information Line allows New Mexicans to check details of their case. These details include the status of the case, benefit amounts, any upcoming appointments, or pending documents needed for case processing.

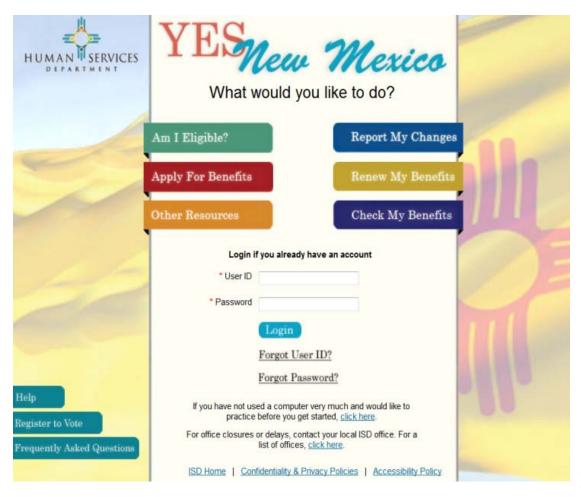


DEPARTMENT 10

- The Interactive Voice Response (IVR) system is available 24 hours a day/7 days a week.
- Dial 1-855-309-3766 and select the correct option to obtain the information needed
- The head of household's social security number or individual identification number is needed to access case information

YES - New Mexico/Your Eligibility System NM

Applicants may use New Mexico's new Self-Service Eligibility Portal at www.yes.state.nm.us to apply for public assistance benefits such as Medicaid, SNAP, cash assistance, and LIHEAP (energy assistance)





YES - New Mexico



DEPARTMENT 12

How do I access YES-NM? It is simple: 1) click on your Internet Explorer icon, 2) type www.yes.state.nm.us in your internet browser, 3) create an account or login into an existing account, 4) link your account and 5) select the appropriate button depending on the action you want to take.

How long does it take to apply? It depends on many factors (number of household members, income sources, benefit categories applying for and resources). On average, completing an application takes about 45 minutes.

Can I finish my application at another time? Yes. YES-NM prompts you to create a username and password so that you can start & stop and access your application at a later time to complete it.

What types of changes can I report on YES-NM? YES-NM displays a list of changes you can make including changes in income, expenses, household composition, death, births, address, and marital status.

How do I "Renew My Benefits"? This button only displays for recipients who are due for a recertification in the following month. You can renew all or your benefits at the same time. If you have different case numbers, you will need to renew each case number separately

YES - New Mexico



What information can I get using "Check My Benefits"? This section displays the status of your benefits, any upcoming or missed appointments, any outstanding verifications needed, and the status of any Change Reports, Recertification or Fair Hearing requests. It also provides information on any applications submitted including the application number, the date submitted, application details and the status of application.

Can I scan or upload my eligibility verifications using YES-NM? Yes. If you scan or upload required verifications (i.e. proof of income), the Human Services Department will be able to process your application more quickly.

Can I still apply using a paper application? Yes. Paper applications may be dropped off at your local HSD office. You may also mail them to: Central ASPEN Scanning Area P.O. Box 830 Bernalillo, NM 87004. For Medicaid only applications, call the Medicaid Expansion Hotline at 1-855-637-6574.

YES - New Mexico



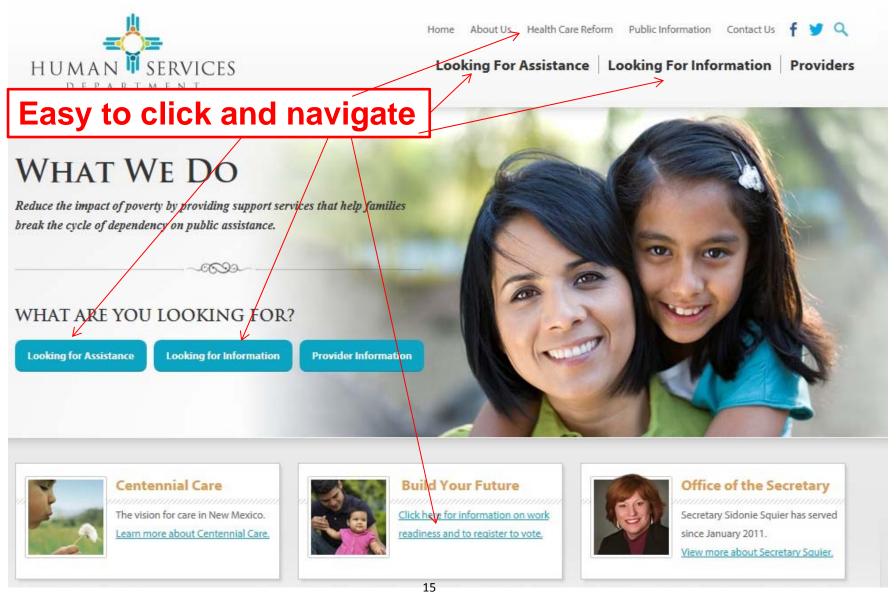
"Kiosks" or computer stations have been established in the front lobbies of all ISD Offices.

Offices have staff available to assist with using the computer and learning how to use YES-NM. Scanners are connected to the kiosks where customers can upload and attach documents to applications or files automatically.

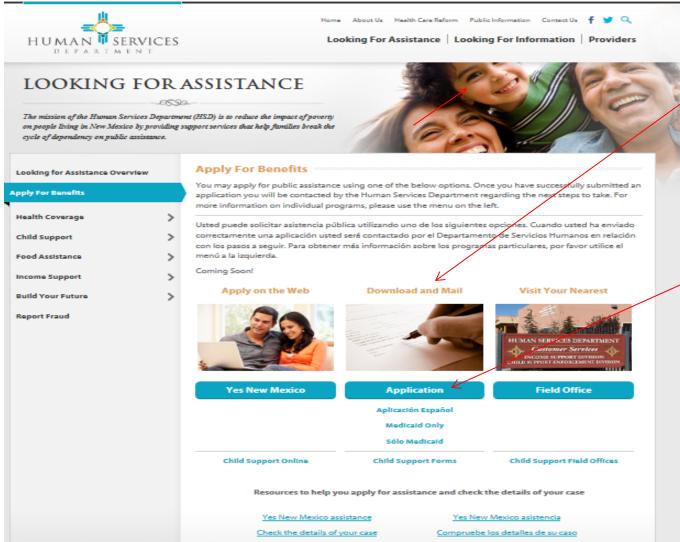
'How-to' posters, placemats, pamphlets, and handouts are prominently located in the lobby waiting area, by the kiosks, and at the greeter stations.



NM Human Services Department New Web Page



NM Human Services Department New Web Page

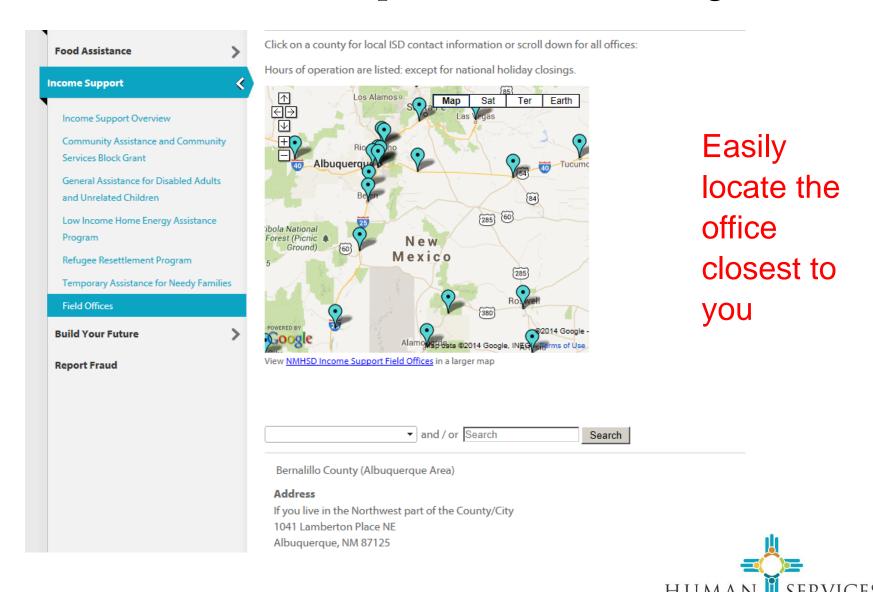


Easy to understand

Simply click to get what you need.



NM Human Services Department New Web Page



DEPARTMENT 17



Medical Assistance Division





Centennial Care Overview



New Mexico's new Medicaid managed care program, Centennial Care, was implemented on January 1, 2014.

Four Managed Care Organizations provide the full spectrum of integrated healthcare services, including physical, behavioral and long term care services:

- Blue Cross/Blue Shield
- Presbyterian Health Plan
- Molina Healthcare of New Mexico
- UnitedHealthcare of New Mexico



MCO Selection and Assignment

Recipients may choose an MCO at the time of application.

If a recipient does not select an MCO, the Medicaid system (OmniCaid) auto-assigns him or her to an MCO.

There are special provisions for Native American enrollment:

- •Native Americans who are eligible for both Medicaid and Medicare or who require long-term care must enroll in a Centennial Care MCO.
- •Other Native Americans may enroll in an MCO or choose to have their care provided on a fee-for-service basis.

Key Components of Centennial Care

- Integration of all benefits provided through one managed care system from birth to end of life
- Comprehensive care coordination system
- Focus on health literacy using community health workers, community health representatives, promotoras and other trained lay-workers
- Development of Health Homes
- Further development of patient-centered primary care medical homes (PCMHs)
- Involve members in their own wellness with a Member Rewards Program



Centennial Care

Personal Care Options

MiVia

Provides recipients with the right time, in the right setting

Salud! State Coverage Insurance

Behavioral Health Services

CoLTs

Personal Care Options

Salud! State Coverage Insurance Insurance



Native Americans have the choice to receive services through Fee-for-Service or from a Managed Care Organization unless in need of long-term services

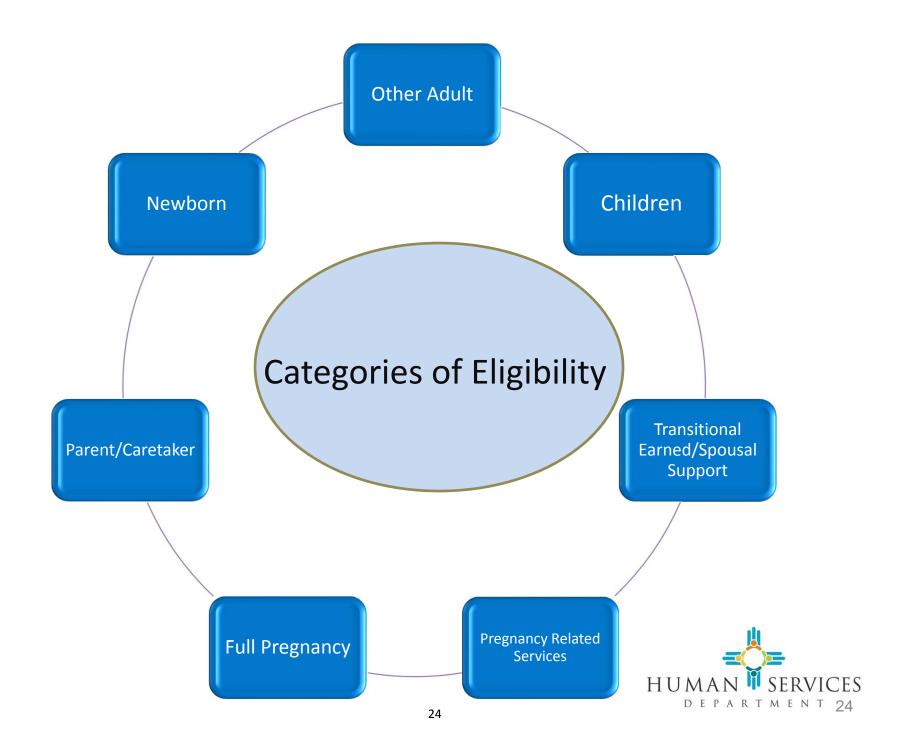


Why is Centennial Care good for New Mexico?



- It offers innovative strategies without reducing eligibility or healthcare services, or negatively impacting providers;
- It aligns incentives in the system so that all parties—the state, the plans, the providers and the recipients—are working towards the same goal of better health outcomes at less cost;
- It places New Mexico among the leading states in the design and implementation of a modern, efficient Medicaid program;
- It ensures that care is measured in terms of quality and not solely by quantity.





New Adult Expansion Program

Other Adult

The benefit package for the new adult expansion population is called the Alternative Benefit Plan (ABP) and is different than state plan Medicaid benefits.

Who Is Eligible?

- An individual age 19 to 65
- Cannot be entitled to or eligible for Medicare
- Meet all non-financial eligibility requirements
- Have countable Income less than 133% of the Federal Poverty Level (FPL) for the household size





Alternative Benefit Plan (ABP)

- Most new adults in this category will receive an Alternative Benefit Plan (ABP). It will cover all 10 "essential health benefits".
- Benefit information can be located at: http://www.hsd.state.nm.us/LookingForInformation/client-co-payments.aspx
- Medicaid recipients in this category who have special health care needs may qualify to receive a higher benefit package such as Standard Medicaid services.
- Individuals who think they have special health care needs should contact their Centennial Care managed care organization (MCO).
- Native American individuals who are not enrolled with a Centennial Care MCO should call the Molina Third-Party Assessor (TPA) toll-free at (866) 916-3250.
 - They will help to determine if the individual has special health care needs and is eligible to receive Standard Medicaid services.



Alternative Benefit Plan (ABP)

- Medically frail adults exempt from ABP
 - Can receive either ABP or Medicaid State Plan services
- Medically frail definition:
 - Disability or blindness
 - Hospice
 - Chronic substance use disorder
 - Serious mental illness
 - Assistance with one or more activities of daily living





Parent/Caretaker Category



Who Is Eligible?

- Must be a natural, step or adoptive parent of a child, provided they live with the child
- When the parent(s) do not live with the child, specified relative(s) within the fifth degree of relationship by blood, marriage or adoption- as determined by NMSA 45-1-101 through 45-1-404, the Uniform Probate Code
- Meet all non-financial eligibility requirements
- Households with countable Income less than the income standard for the household size

Children Category

Who Is Eligible?

- Under nineteen years of age
- Meet all non-financial eligibility requirements
- Children ages 6-18:
 - Have countable income less than 240% of FPL
 - Cannot have private health insurance if the countable income is between 190% and 240% FPL
- Children ages 0-5:
 - Have countable income less than 300% of FPL
 - Cannot have private health insurance if the countable income is between 240% and 300% FPL



Pregnancy and Newborn Related Services

Pregnancy Medicaid or Full Coverage Pregnancy

- A woman who is pregnant & Meet all non-financial eligibility requirements
- > Have countable Income less than 250% of FPL for the household size



Have countable Income less than 47% of FPL for the household size

Newborn Medicaid



- Infants born to mothers who are eligible for and receiving New Mexico Medicaid at the time of birth
- ➤ Mothers deemed to have been eligible for and receiving New Mexico Medicaid at the time of the birth



Transitional Categories



Two categories for Transitional:

- Loss of Parent Caretaker Medicaid due to Spousal Support
- Loss of Parent Caretaker Medicaid due to Earnings From Employment

To be Medicaid eligible a recipient must:

- ➤ Have received Parent Caretaker Medicaid in at least one month of the six months prior to ineligibility for the Parent Caretaker Medicaid
- ➤ Have lost Parent Caretaker Medicaid wholly or in part due to new or increased spousal support or earnings from employment
- > Have at least one Medicaid eligible dependent child living in the home
- > Continue to meet all non-financial eligibility



What is MAGI?



Modified Adjusted Gross Income

- ➤ MAGI is a methodology for how income is counted and how household composition and family size are determined
- MAGI is not a number on a tax return
- ➤ MAGI is based on federal tax rules for determining adjusted gross income (with some modification)
- ➤ No asset test or disregards (except a 5% FPL disregard based on category of eligibility)



Definitions of Income

General rule as tax definitions:

- Taxable income is counted.
- Non-taxable income is not counted.

Key differences compared to current Medicaid methods:

- Child support income received is not counted.
- Self-employment and farm income after depreciation and deduction of capital losses counted.
- Scholarships, fellowship grants and awards used for education purposes is not counted.
- American Indian and Alaska Native (AI/AN) income derived from distributions, payments, ownership interests, and real property usage rights is not counted.
- Lump sum is not counted.



Non-Financial Eligibility Standards

- Disregard: 5% FPL Deduction depending on the category of eligibility
- Citizenship/Alien Status: Mandatory Verification
- Residency: Self Attestation
- Relationship: Self Attestation
- Age: Self Attestation
- Identity: Self Attestation
- Receipt of other benefits: Mandatory Verification
- Enumeration (SSN): Mandatory Verification
- Pregnancy: Self Attestation



^{*} HSD will request verification if self attestation is questionable.

Financial Eligibility Standards

- Category 100 Coverage for Other Adults
 - Income must be under 133% FPL*
- Category 200 Parent Caretaker
 - Income must be under a fixed standard of need (47% of 2013 FPL*)
- Category 300 Full Coverage for Pregnant Women
 - Income must be under 47% FPL*
- Category 301 Pregnancy Services Only
 - Income must be under 250% FPL*
- Category 400 Medicaid for Children
 - Income must be under: Children ages 0-5 0%-240% FPL*

Children ages 6-18 0%-190% FPL*

- Category 420 Children's Health Insurance Program (CHIP)
 - Income must be under: Children ages 0-5 240%-300% FPL*

Children ages 6-18 190%-240% FPL*

*FPL = Federal Poverty Level



Disregard

- Deductions such as earned income disregard and childcare disregard are no longer applicable
- A disregard of 5% of the current FPL, according to the individual's budget group size, will be given according to the ACA related category of eligibility criteria.

2014-2015 Disregard	
Budget Group Size	Disregard 5% of Federal Poverty Level
1	\$48.65
2	\$65.55
3	\$82.50
4	\$99.40
5	\$116.30
6	\$133.25
7	\$150.15
8	\$167.05
+1	\$16.90



Health Insurance Exchanges-Marketplace/ NMHIX

Applicants who are ineligible for coverage under Medicaid can contact the New Mexico Health Insurance Exchange at:

Email: NM HIX <u>WWW.bewellnm.com</u>

Phone: 1-855-99NMHIX



How do I know which option (Medicaid or other health insurance) I could be eligible for?

	Medicaid (go to HSD)	HIX (go to NMHIX)
Healthy Adults	Less than \$2,611.00	\$2,611.00 or more
Children Ages 0-5	Less than \$5,888.00	\$5,888.00 or more
Children Ages 6-18	Less than \$4,710.00	\$4,710.00 or more

Based on a family size of four and estimated countable gross monthly income





SNAP

Supplemental Nutrition Assistance Program





SNAP Guidelines



- √ 165% of the Federal Poverty Guidelines for the number of people in the household
 - Excluded: In-Kind, Loans, Educational Loans, Reimbursements, etc.
 - Deductions: Standard Based on Household Size, 20% Earned Income,
 Dependent Care, Child Support, Medical, Heating or Cooling, and Shelter
 Cost
- ✓ Assets are not counted
- ✓ If they have children under the age of 18, they are not required to participate in any Work Requirement activities
- ✓ If they only have children 18 and older, Employment and Training activities are mandatory unless an exemption applies
- ✓ College Students are not eligible for SNAP unless they meet one of the following exceptions
 - Exceptions: Disabled, working 20 hours a week, TANF, Work Study, etc.



SNAP- Supplemental Nutrition Assistance Program

Basic SNAP Rules

- √ You must have proper identification
- ✓ You must be a U.S. citizen or a qualified lawful resident
- ✓ You will have to list who lives and eats with you (your household)
- ✓ You will have to provide information about how much money your household receives each month from everyone in the household who eats with you.
- ✓ You will have to provide information about what your household pays for things like rent, utilities and child care.
- ✓ Work program participation is required for some SNAP recipients



Expedited SNAP

Some household may receive Expedited SNAP in as soon as seven days if:

- ✓ They have very little or no money;
- ✓ Their shelter costs are more than the money you earn;
- ✓ The household consists of a migrant worker.





Income guidelines SNAP / Food Assistance



Income Eligibility Guidelines for SNAP & Financial Assistance

Supplemental Nutrition Assistance Program - SNAP
November 1, 2013 - September 30, 2014

House-	Feder Mo	Maximum	LIHEAP			
hold Size	100% FPG Net Income	130% FPG Gross Income	165% FPG Gross Income for Categorical Eligibility	SNAP Monthly Allotment	150% FPG	
1	\$958	\$1,245	\$1,580	\$189	\$1,437	
2	\$1,293	\$1,681	\$2,133	\$347	\$1,940	
3	\$1,628	\$2,116	\$2,686	\$497	\$2,442	
4	\$1,963	\$2,552	\$3,239	\$632	\$2,945	
5	\$2,298	\$2,987	\$3,791	\$750	\$3,447	
6	\$2,633	\$3,423	\$4,344	\$900	\$3,950	
7	\$2,968	\$3,858	\$4,897	\$995	\$4,452	
8	\$3,303	\$4,294	\$5,450	\$1,137	\$4,955	
Each Person	+\$335	+\$436	+\$553	+\$142	+\$503	

Minimum Allotment \$15 effective from 11/1/2013 through 09/30/2014

DEDUCTIONS:

- Standard Deduction: For HH size 1-3 = \$152; 4 = \$163; 5 = \$191; 6 or more = \$219
- Excess Shelter Deduction Limit: \$478
- Heating and Cooling Standard Utility Allowance: \$314 (HCSUA) Limited Utility Allowance: \$ 123 (LUA)
- Telephone Standard: \$33
- Dependent Care: Actual Amount (No Limit)
- Earned Income Deduction: 20%
- Homeless Shelter Standard: \$143



Cash Assistance



Cash Assistance Guidelines

- √ 85% of the Federal Poverty Guidelines based on the number of people in the household
 - Excluded: Loans, Educational Loans, SSI Monies, Foster Care, etc.
 - Deductions: Dependent Care and Earned Income Disregards
- ✓ 1,500 liquid asset limit and 2,000 non-liquid asset limit Examples of resources include:
 - Liquid: Cash, Stock, Bonds, CDs, etc.
 - Non-Liquid: Other Homes, Other Lands, RVs, Trailers, Boats, etc.
 - Excluded: Vehicles, Primary Home and Land on Which the Primary Home Resides, Income Producing, etc.
- ✓ Parents approved for TANF are required to participate in work activities
- ✓ The number of hours depends on whether it is a one parent or two parent household
- ✓ College Students are not eligible for TANF unless they are a parent

Types of Cash Assistance

- ✓ TANF (Temporary Assistance for Needy Families) provides a monthly cash benefit to be used to meet basic family needs such as housing, utilities, and clothing costs.
- ✓ **General Assistance (GA)** is a limited state-funded program that provides financial assistance to children and disabled adults.



Income Guidelines for Cash Assistance

				port Services				
House- hold Size	November 1, 2013 – September 1, 2013 – Septemb			Maximum Monthly Benefit				
	100% FPG Limit	85% FPG Gross Limit	NM Works Cash Net Income	15% NMW Budgetary Adjustment*	Maximum Monthly Benefit	General Assistance		
1	\$958	\$814	\$266	\$39	\$227	\$245		
2	\$1,293	\$1,099	\$357	\$53	\$304	\$329		
3	\$1,628	\$1,384	\$447	\$67	\$380	\$412		
4	\$1,963	\$1,669	\$539	\$80	\$459	\$496		
5	\$2,298	\$1,953	\$630	\$94	\$536	\$580		
6	\$2,633	\$2,238	\$721	\$108	\$613	\$664		
7	\$2,968	\$2,523	\$812	\$121	\$691	\$748		
8	\$3,303	\$2,808	\$922	\$138	\$784	\$849		
+ 1	+\$335	+\$285	+\$91	+\$14	+\$77	+\$84		
DEDUCTIONS				WORK INCENTIVES				
Dependent Care: For a child under age 2 = \$200 For a child age 2 and over = \$175			Single Two-p	Earned Income Disregard: Single parent = \$125 & 1/2 remainder Two-parent = \$225 & 1/2 remainder				
				*15% Budgetary Adjustment is subtracted from the eligible NMW amount to determine maximum monthly benefit.				



Energy Assistance



Energy Assistance

Low Income Home Energy Assistance Program

LIHEAP assists persons and families with their heating and cooling costs.







Income Guidelines / Energy Assistance

NM LIHEAP Proposed Income/Points Guide FFY 2014

October 2013 - September 2014

Household	ousehold Income Eligibility - 150% of Pov					
Eligibility	Household Size		Monthly	Annual		
	1	\$	1,437	\$	17,244	
Heating or Cooling Expense	2	\$	1,940	\$	23,280	
Reside in New Mexico	3	\$	2,442	\$	29,304	
US Citizenship or	4	\$	2,945	\$	35,340	
Qualified Immigrant	5	\$	3,447	\$	41,346	
Identification	6	\$	3,950	\$	47,400	
Social Security Number	7	\$	4,452	\$	53,424	
Income no more than	8	\$	4,955	\$	59,460	
150% of Poverty	Each +	\$	503	\$	6,036	



Resources

HSD Resources



http://www.hsd.state.nm.us/

http://www.hsd.state.nm.us/isd/policies/

Customer Service Center

1-800-283-4465 841-6700

