



Health Care Assistance Program (HCAP) Overview

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Title: HCAP Eligibility
Supervisor

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Montgomery County Hospital District

Healthcare Assistance Program (HCAP)



Briefing on Indigent Health Care

- What is HCAP?
- Our Regulations
- Eligibility Criteria
- Outreach
- Client Demographics
- Services Provided
- Fraud Mitigation



What is HCAP?

- Health Care Assistance Program
 - Formerly known as Public Assistance
- Healthcare payor program
 - Local government entitlement program
 - Part of the Montgomery County Hospital District
 - Funded by ad valorem property taxes levied by the District
 - Cover needy residents of Montgomery County
 - Do not own or operate a hospital or clinics, contract for clients' healthcare services



Regulation

- The Texas Constitution : Article 9 – COUNTIES
 - Several Sections...
 - Typical Hospital District Enabling Legislation
 - <http://www.capitol.state.tx.us/txconst/toc.html>
- Texas Administrative Code : Title 25 – HEALTH SERVICES
 - PART 1 DEPARTMENT OF STATE HEALTH SERVICES
 - CHAPTER 14 COUNTY INDIGENT HEALTH CARE PROGRAM
 - SUBCHAPTER A PROGRAM ADMINISTRATION
 - SUBCHAPTER B DETERMINING ELIGIBILITY
 - SUBCHAPTER C PROVIDING SERVICES
 - <http://www.sos.state.tx.us/tac/index.shtml>
- Texas Health and Safety Code : Chapters 61 & 286
 - CHAPTER 61 – INDIGENT HEALTH CARE AND TREATMENT ACT
 - CHAPTER 286 – HOSPITAL DISTRICTS CREATED BY VOTER APPROVAL
 - <http://www.capitol.state.tx.us/statutes/hs.toc.htm>



MCHD's Enabling Legislation

- The hospital district shall assume full responsibility for the furnishing of medical and hospital care for the needy residents of Montgomery County
 - *Enabling legislation Sec 23A. (b) (1)*



Program Governance - Goal

Montgomery County
Hospital District
Balancing the Needs

Taxpayer (Voter) - Desire a
Cost Efficient and Effective
System

Patients (Community) - Desire
to have their Health Needs
Served with ease of access to
care and desire quality care

Healthcare Providers - Desire
the Resources and Tools to do
the job



Payor of Last Resort

- The Montgomery County Hospital District is the **payor of last resort** and shall provide assistance only if other adequate public or private sources of payment are not available.
- In addition, MCHD is **not secondary** to any insurance benefits or exhausted benefits.



County Indigent vs. MCHD

- 254 Counties in Texas:
 - County Programs
 - Public Hospitals
 - Hospital Districts (MCHD, HCHD)

- Handbooks (Policy):
 - Montgomery County Indigent Care Plan (MCICP)
 - Emulate the state guidelines or the CIHCP Handbook
 - 0-21% of FPIL
 - Medical Assistance Plan (MAP)
 - 21-150% of FPIL

Major eligibility differences between CIHCP and MCHD HCAP:

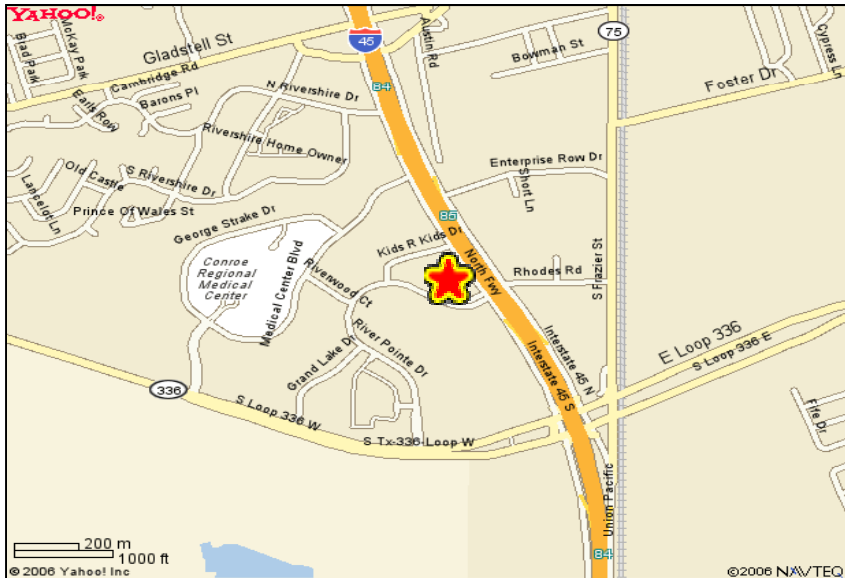
- We do NOT cover illegal aliens
- MCHD operates at 150% of FPIL, CIHCP is at 21%
- 5 year residency requirement for Green Card holders*
- Employer sponsored insurance*

**Applicable for MAP only*



HCAP Eligibility Office

**200 River Pointe, Suite 303
Conroe, Texas 77304**



- Eligibility Office Hours:
 - Monday – Thursday 7:30-11:30; 1:00-4:30
 - Friday: 7:30-11:30
- Phone: 936-523-5100
- Fax: 936-539-3450
- Email: HCAPEligibility@mchd-tx.org
- Website: <http://www.mchd-tx.org/hcap/hcap.cfm>



Eligibility Criteria

- Residence – must live in Montgomery County
- Citizenship – no undocumented aliens
- Household Income – up to 150% of FPIIL
- Resources – up to \$2,000 (\$3,000 if aged or disabled)
- Medical Need – not insurance



Eligibility Criteria-Residence

- **A person must live in Montgomery County**
 - Home and/or fixed place of habitation is located in the county
 - Intends to return to the county after any temporary absences
 - A person does not lose his residency status because of a temporary absence from Montgomery County
- A person cannot qualify for healthcare assistance from more than one county simultaneously
- Declaring intent to remain in the county allows for resident status if intent is proven
 - Proof of Intent Include:
 - Driver's license
 - Address
 - Lease agreement
 - Proof of employment



Eligibility Criteria-Citizenship

- A person must be a:
 - Natural born citizen
 - Naturalized citizen
 - Documented alien with a green card
 - Minimum of 5 years*
- All applicants must fill out HCAP Form F, Proof of Citizenship, which documents the citizenship status of the applicant



Eligibility Criteria-Income

- **150% of FPIL**
 - Household of 1: \$1,354/month or \$16,248/year
 - Household of 2: \$1,822/month or \$21,864/year
 - Note: Based on the 2009 Federal Poverty Income Limits (FPIL), which changes March 1 of every year
 - In calculating income, some deductions apply
- Proof may include but is not limited to:
 - Last four (4) consecutive paycheck stubs (for everyone in household)
 - HCAP Form 200, Employment Verification Form
 - Notes for cash contributions
 - Business records
 - Social Security award letter
 - Court orders or public decrees (support documents)
 - HCAP Form 201, Self Employment Verification Form
- *NOT Working: Register with Job Search*



Eligibility Criteria-Resources

- A household is **not** eligible if the total countable household resources exceed:
 - \$3,000.00 - aged (60+) or disabled
 - \$2,000.00 - all other households
- Types of Resources:
 - Bank accounts
 - Vehicles
 - Property
 - Many others...



Eligibility Criteria-Resources-Vehicle

- Exempt vehicles if the equity value is less than \$4,650, regardless of the number of vehicles owned by the household. Count the fair market value in excess of \$4,650 toward the household's resource limit. (from program guidelines)

- NADA is used to determine value of vehicle

- Applicant proves proof on how much is owed on the vehicle
 - Different rules for the following:
 - Income-producing Vehicles
 - Solely Owned Vehicles
 - Jointly Owned Vehicles
 - Leased Vehicles



Eligibility Criteria-Household

- A MCHD HCAP household is a person living alone or two or more persons living together where legal responsibility for support exists, excluding disqualified persons

- Legal responsibility for support exists between:
 - Persons who are legally married
 - Persons who are legally married and not divorced
 - A legal parent and a minor child
 - A managing conservator and a minor child

- Proof may include but is not limited to:
 - Lease agreement
 - Statement from a landlord, a neighbor, or other reliable source



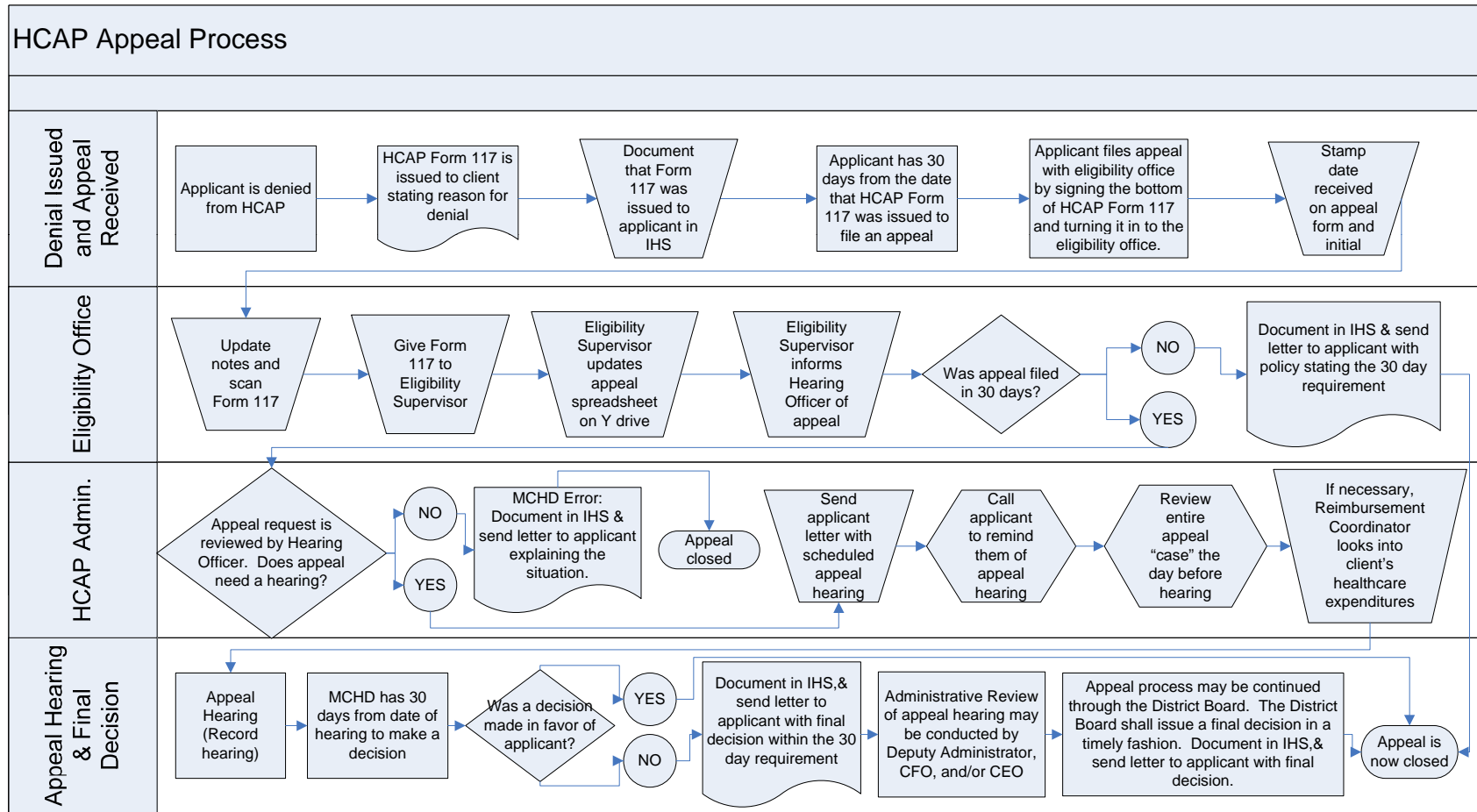
Eligibility Criteria-Medical Need

- You must have a medical need to be eligible
 - Not an insurance program “Just in case you get sick”

 - The program will help with unpaid medical bills
 - Retroactive coverage allows MCHD to cover medical expenses so long as the client is determined to be **eligible** for the 90 days prior to certification.
 - Services must be:
 - Usual
 - Customary
 - Reasonable
 - Medically Necessary
- **for diagnosis and treatment of an illness or injury**



Appeal Process Flowchart



Note: At any time it is very important to update IHS with notes regarding the appeal process and to scan in all documents that are important to the appeal "case".



How do we get the word out?

- **Public Notice (required by law)**
 - Not later than the beginning of MCHD's operating year, the District shall specify the procedure it will use during the operating year to determine eligibility and the documentation required to support a request for assistance and shall make a reasonable effort to notify the public of the procedure
- **Website: www.mchd-tx.org (HCAP link)**
- **Community Resource Fairs and Health Fairs**
- **Providers**
 - Lone Star Family Health Center
 - The Community Clinic
 - Resource Corporation of America (RCA) & Cardon Health Care
- **Community organizations**
 - Montgomery County United Way
 - Healthcare Alliance Montgomery County (Formerly Heart)
 - Chambers of Commerce
- **You!**



Medicaider - Eligibility Screening Tool

- MCHD is working with Network Sciences, based out of Austin, on an eligibility screening tool
 - **Currently in use at Lone Star Family Health Center, the Community Clinic, Children with Special Health Care Needs, and Healthcare Alliance**
- To help ensure that MCHD receives *qualified* referrals
- Tool looks for other payor sources and/or other programs that may assist the applicants
 - Indigent Care
 - Medicaid
 - Food Stamps
 - SSI
 - Other local programs: Lone Star Family Health Center or The Community Clinic
- Kiosk Model
 - Easy to use
 - Prints out necessary documents (including appropriate applications and materials)
- Qualified referrals will be incorporated into MCHD's current eligibility system for expedited processing



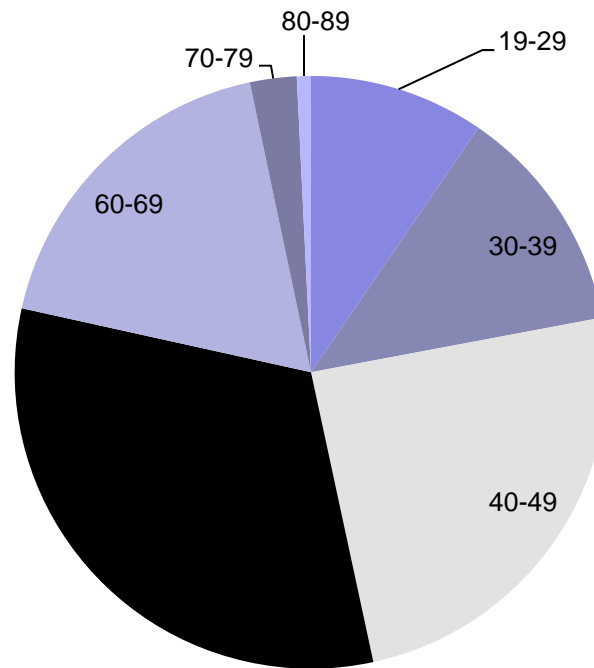
Who is on our program?*

- 65% Female
- 65% Caucasian
- 65% Single (Divorced, single, widowed)
- 43% live in Conroe
- 94% US Citizens
- Unemployed
- Chronic Illnesses
- No Children
- Serve approximately 1400 unduplicated clients per fiscal year
- Average of 764 active clients at the end each month for the current fiscal year.
- Enroll an average of 201 clients per month (includes renewals and new clients)



Who is on our program?

**MCHD HCAP Clients
Age Distribution**

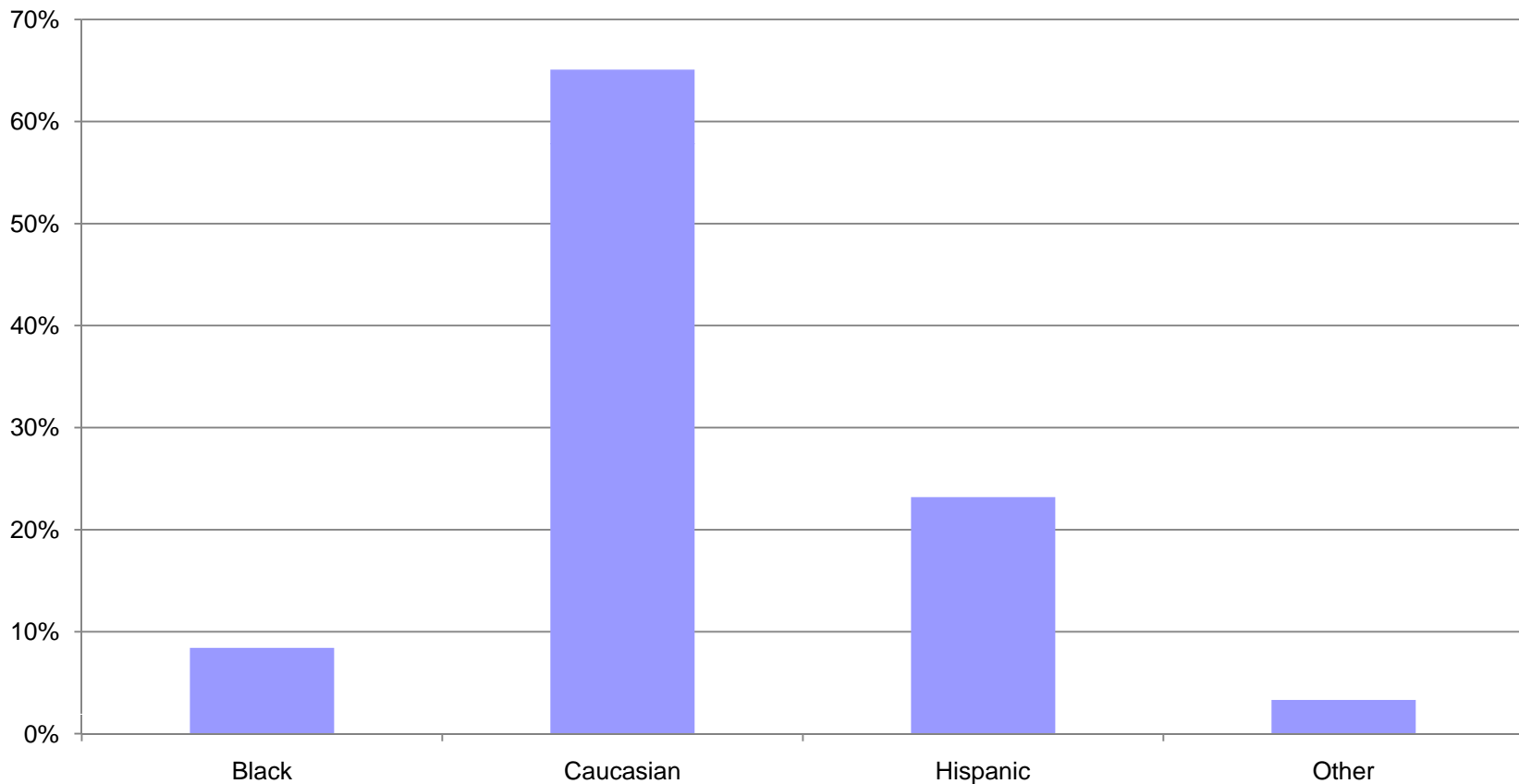


■ 19-29 ■ 30-39 ■ 40-49 ■ 50-59 ■ 60-69 ■ 70-79 ■ 80-89



Who is on our program?

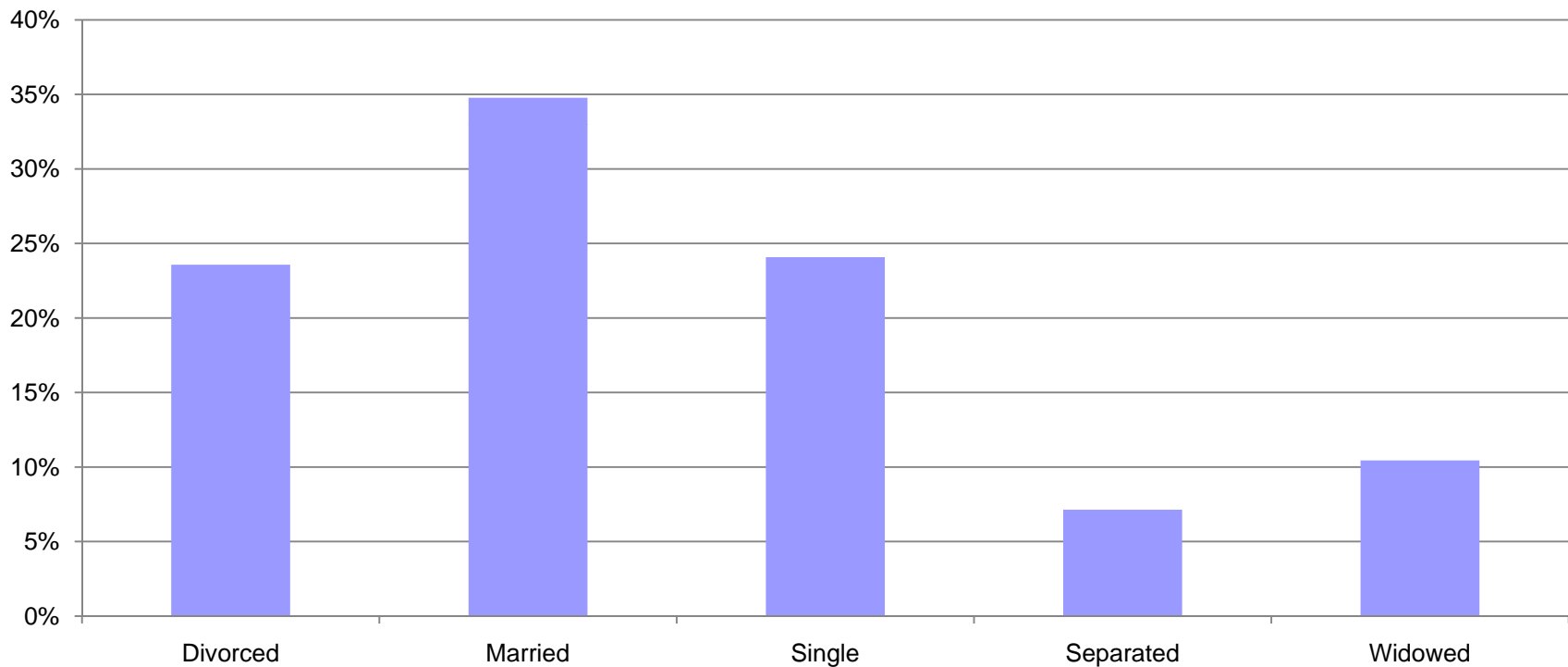
**MCHD HCAP Clients
Race Distribution**





Who is on our program?

**MCHD HCAP Clients
Marital Status**





Basic Services

- Physician services
- Annual physical examinations
- Immunizations
- Medical screening services
 - Blood pressure, blood sugar, & cholesterol screening
- Laboratory and x-ray services
- Family planning services
- Skilled nursing facility services
- Prescription drugs
- Rural health clinic services
- Inpatient hospital services
- Outpatient hospital services



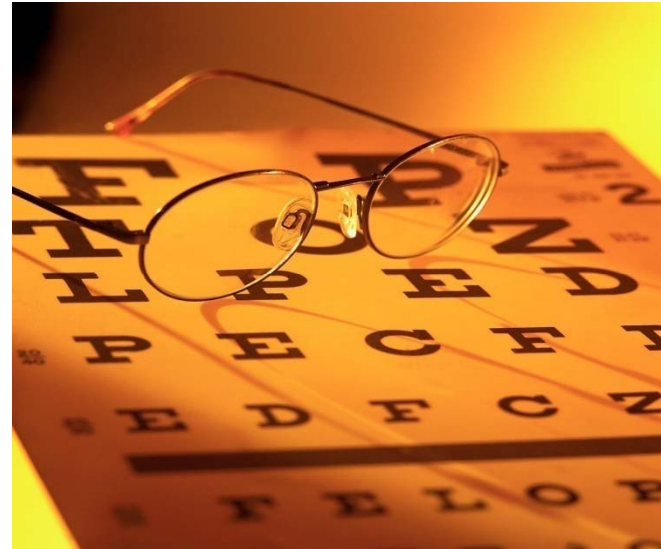
Extended Services

- Advanced practice nurse services
- Ambulatory surgical center (freestanding) services
- Catastrophic Oncology services
- Colostomy medical supplies and equipment
- Mental Health-Counseling services
- Diabetic medical supplies and equipment
- Durable medical equipment (DME)
- Emergency medical services (EMS)
- Home and community health care services (in special circumstances with authorization)
- Physician Assistant services (PA)
- Federally qualified health center services (FQHC)
- Disease management programs



Optional Services NOT Provided

- Dental Care
- Vision Care
 - Including eyeglasses
 - Exception - diabetic patients allowed one annual eye exam





Co-payments

Level	FPIL (Program)	Current
TA1	0-21% (MCICP)	\$5
TA2	21-50% (MAP)	\$10
TA3	50-100% (MAP)	\$15
TA4	100-150% (MAP)	\$20



Co-payments are requested for...

- Diabetic training
- EMS transports
- Emergency Department visits
- Hyperbaric Services
- Physical therapies
 - OT
 - PT
 - ST
- Primary care visits
- Specialty care visits
- *The prescription co-payment requested is:*
 - *\$7.50 for generic*
 - *\$12.50 for brand named*
 - *Copay is per prescription/per month at ALL levels.*



Fraud

- Deserving clients should be on the program
- Cheaters should not!
- Run Background checks on all clients
- Run Asset checks on all clients
- Picture on ID Card

