

FACT SHEET
Missouri's State Plan Amendment (SPA) 07-016

Official Program Name: Insure Missouri

Date SPA Submitted: October 15, 2007

Date SPA Approved: January 11, 2008

Date SPA to be Implemented: March 14, 2008

Date SPA Expired: Not Applicable

SUMMARY

On October 15, 2007, the State of Missouri submitted a State Plan amendment (SPA) to expand eligibility for persons eligible under Section 1931 of the Act by adding an earned income disregard up to 100% of the Federal Poverty level. The SPA also adds a benchmark alternative benefit package under Section 1937 of the Social Security Act and mandates enrollment of those parents and caretaker relatives age 19 and older who either became eligible through the new disregard or who are eligible under Section 1925 of the Act into the benchmark plan. The plans will be offered through private health insurance carriers are benchmark-equivalent to the Federal Employees Health Benefit Program Blue Cross/Blue Shield Standard Option PPO package of services.

This is the first of three phases of Insure Missouri. Additional expansions will be pursued through an 1115 waiver and are planned for implementation in July 2008 and January 2009.

The benchmark State plan option provides States with the opportunity to offer an alternative benefit package to beneficiaries without regard to comparability of services, freedom of choice, and statewideness. This will be beneficial for Medicaid beneficiaries for the following reasons:

- Allows beneficiaries to participate in mainstream health insurance and
- Reduces inappropriate use of health care services

BENEFITS AND ELIGIBILITY

- This benefit is provided for parents and caretaker relatives aged 19 and over, with net income up to and including 100% FPL eligible through the 1931 group and parents and caregivers of the same age eligible for transitional coverage under 1925. It uses an earned income disregard in all budget tests for the 1931 eligibility group.
- The benchmark equivalent package is the Federal Employees Health Benefit Program Blue Cross/Blue Shield Standard Option PPO.

- The benefit will be provided statewide.
- Enrollment in the benchmark benefits plan will be mandatory for this expansion population.
- There is a nominal cost sharing imposed.
- Services in the benefit package will be furnished on a per-member per-month basis.
- Missouri will implement this benchmark plan on March 14, 2008.
- The benchmark package will include the following services:
 - Inpatient hospital
 - Outpatient hospital and ambulatory surgical center services
 - Physician and advanced practice nurse services
 - Federally Qualified Health Center (FQHC) and Rural Health Clinic (RHC) services
 - Emergency services
 - Laboratory, radiology, and other diagnostic services
 - Home health services
 - Prescription drugs
 - Mental health and substance abuse services
 - Durable medical equipment
 - Family planning services
 - Personal care services
 - Emergency transportation
 - Hospice services
 - Transplant-related services
 - Local public health agency services