

MO HealthNet for the Aged, Blind and Disabled

(Missouri Medicaid)

NOTE: Some people confuse Medicaid and Medicare and think that they are the same. They are two different programs. Medicaid is a state-run program that provides hospital, medical coverage, and long term care services for qualifying people with low income and little or no resources. Each state has its own rules about who is eligible and what is covered under Medicaid. Medicare is a federal health-insurance program for adults age 65 and above and those under age 65 with a disability.

What is MO HealthNet?

The MO HealthNet program (Missouri Medicaid) provides medical care to qualifying low income individuals age 65 and above or younger individuals with a disability. The goals of the Medicaid program are to promote good health, to prevent illness and premature death, to correct or limit disability, to treat illness, and to provide rehabilitation to persons with disabilities.

Who is Eligible?

An individual who meets all of the following:

- Is 65 years or older OR is 18 years or older and is permanently and totally disabled or legally blind
- Meets current monthly income criteria
- Has limited assets
 - The following are exempt:
 - Individual's home
 - One personal vehicle
 - Some personal items including jewelry and furnishings
- Lives and intends to remain in Missouri
- Is a U.S. citizen or eligible qualified non-citizen

Spenddown: What is it?

- Spenddown is a program for individuals whose income is slightly higher than Medicaid requirements.
- Individuals qualifying for spenddown coverage must pay a certain amount of medical expenses each month before Medicaid begins paying (similar to an insurance deductible).

Protecting the Spouse:

- Under MO HealthNet, married individuals may qualify for spousal impoverishment protection. This allows the spouse of the person using MO HealthNet to protect some of their resources so as to continue living in the community.

What is covered under MO HealthNet?

Long-Term Care

MO HealthNet covers Long-Term Care services for individuals who are in need of skilled nursing care. These services can be provided in a long term care facility or in community-based settings.

- ***Facility-Based Care***

MO HealthNet covers:

- Most services in Medicaid certified skilled nursing facilities, including room and board
- Personal care assistance in licensed residential care and assisted living facilities.
- The facility must accept Medicaid and have beds available. There may be waitlists for Medicaid eligible beds in some facilities.

- ***Home and Community-Based Care***

MO HealthNet covers:

- Adult Day Care
- In-Home Services such as:
 - Personal Care
 - Nursing Care
 - Respite Assistance
 - Homemaker and chore service

Medical Services, such as:

- Hospital care
- Physician's services
- Dental Services
- Some medications

If individual is enrolled in Medicare, MO HealthNet may pay the deductible and co-insurance for Medicare-covered services.

How to apply for MO HealthNet:

You can apply in one of three ways:

- Call your county area Family Support Division office to have an application sent to your home
- Download an application from the Missouri Department of Social Services website by going to <https://apps.dss.mo.gov/fmwBenefitCenter/PreEligibilityTool.aspx>.
- Go to your county area Family Support Division Office if you would like assistance with filling out the application. Appointments are recommended.

Family Support Division Offices (Income Maintenance & Self-Sufficiency Programs):

- St. Louis City: (314) 256-7000 or (314) 877-2000
- St. Louis County: (314) 493-6800
- St. Charles County: (636) 940-3170
- Franklin County: (636) 584-6300
- Jefferson County: (636) 797-9601
- Cape Girardeau County: (573) 290-5800

To find Family Support Division offices in other areas:

- Call the central Family Support Division number in Jefferson City at: (573) 751-3221
- Visit: http://dss.mo.gov/dss_map/ and enter your zip code under the heading "Find an Office."