



ACA/FAMILY MEDICAID 201-5 ACA Healthy Montana Kids (HMK)

Supersedes: FMA 201-5 (12/01/2022)

Reference: 42 CFR 457.310; 42 CFR 457.342; ARM Chapter 37.79

Overview: Children from birth through age 18 may be eligible for HMK coverage, if their household's countable income exceeds the HMK *Plus* standard, but is equal to or less than 261% FPL (ACA FMA 005 Table of Standards- Healthy Montana Kids Program- Income). Children born to women receiving HMK have coverage (through their mother's policy) during the first 31 days after their birth.

NON-FINANCIAL CRITERIA:

Standard nonfinancial requirements are listed in section CMA 300 Non-Financial Overview. In addition to the standard criteria that apply to all Medicaid and HMK recipients, the following nonfinancial criteria are specific to ACA HMK, the child:

1. Must be under age 19,
2. Cannot reside in an institution for mental disease,
3. Cannot be an inmate of a public institution, and
4. Cannot have creditable health insurance

CREDITABLE COVERAGE:

The following are not considered creditable health insurance coverage:

1. Accident-only insurance policies,
2. Tribal or Indian Health Services (IHS),
3. Healthy Montana Kids Plus (HMK Plus) or Medicaid,
4. Mental Health Services Plan (MHSP),
5. School insurance purchased so a child can participate in school-related activities,
6. Children's Special Health Services (CSHS), and
7. Specific illness (e.g., cancer) or body parts (e.g., dental or vision) insurance.

CONTINUOUS ELIGIBILITY:

Children eligible for HMK have 12-months continuous eligibility in which they remain eligible regardless of changes in household circumstances. The span begins the first day of the application month and continues through the last day of the 12th month.

A child can be enrolled (i.e., HMK coverage begins) the earlier of the first day of the month the application was received or first of the month after application. There is no retro coverage for HMK.

CONTINUOUS ELIGIBILITY ENDS IF:

1. The child becomes Medicaid eligible,
2. The child is no longer a Montana resident,
3. The child or the child's representative requests closure,
4. The child dies,
5. The child turns 19 yrs. old, or
6. The agency determines that eligibility was erroneously granted at the most recent determination or renewal of eligibility due to:
 - a. Agency error or
 - b. Fraud, abuse or perjury attributed to the child or the child's representative

NOTE: If a child is in an HMK continuous span and they are discovered to be enrolled in a creditable health insurance or becomes incarcerated, we do not close until their span has ended.

CHILD MOVES BETWEEN HOUSEHOLDS:

When a child's parents both have open health coverage cases and the child moves between households, the child's continuous span will follow into the new case.

Effective Date: 01/01/2026