



## **ACA/FAMILY MEDICAID/HEALTH MONTANA KIDS 309-1 Healthy Montana Kids-Other Insurance**

**Supersedes:** FMA-HMK 309-1 (07/01/2016)

**Reference:** 42 CFR 457.310, 435.926; ARM 37.79

**Overview:** Healthy Montana Kids (HMK) coverage is available to children who:

1. Are not insured by a creditable health insurance plan; and
2. Meet all other financial and non-financial eligibility requirements.

### **CREDITABLE COVERAGE:**

Children covered by a creditable insurance policy are not eligible for HMK coverage. The deductible amount (such as \$5,000) does not change the determination; the coverage is still considered creditable. A Letter or Certificate of Creditable Coverage is not required when a child's health insurance coverage ended within the past three (3) months.

### **DISCOVERY OF COVERAGE WHILE HMK ENROLLED:**

When it is reported or discovered that a child receiving HMK coverage is insured by another insurance carrier, we can no longer break the HMK continuous span for discovering/reporting other health insurance. The health insurance must be entered into CHIMES and HMK benefits will close at renewal. .

**Effective Date:** 11/01/2022