

# Family Opportunity Act Medicaid

## What is the Family Opportunity Act Medicaid Plan?

Family Opportunity Act Medicaid provides health coverage to uninsured or underinsured children who have disabilities in families with too much income to qualify for regular Medicaid or LaCHIP. Family Opportunity Act Medicaid opens coverage up to children with disabilities in families with a higher income range, allowing families to buy in to the Medicaid Program.

## How much will the Family Opportunity Act Medicaid Plan cost my family?

Premium amounts depend on household income and whether a parent living in the home pays for ESI:

FPL %	Monthly Premium Amount
Below 200%	No premium
201% - 250% <b>with</b> creditable health coverage paid by the legal/natural parent(s) living in the home	\$12.00
201% - 250% <b>without</b> creditable health coverage paid by the legal/natural parent(s) living in the home	\$30.00
251% - 300% <b>with</b> creditable health coverage paid by the legal/natural parent(s) living in the home	\$15.00
251% - 300% <b>without</b> creditable health coverage paid by the legal/natural parent(s) living in the home	\$35.00

## Who qualifies for the Family Opportunity Act Medicaid Plan?

Children with disabilities up to the age 19 and family gross income at or below 300 percent of the Federal Poverty Income Guidelines (FPIG).

## How can I apply for the Family Opportunity Act Medicaid Plan?

Those interested in applying are encouraged to call the LaCHIP hotline at **1-888-342-6207** or visit any of the Louisiana Department of Health (LDH) Medicaid/LaCHIP

Eligibility offices or Certified Medicaid/LaCHIP [application centers](#) throughout the state. You also can apply [online](#).

## How will I be billed and make my payments?

LaGOV will mail all invoices on the 1st day of each month. The first month a premium applies is the month after the eligibility decision is made. Only one FOA premium will be charged per household. If there is more than one FOA certification per household, the certification with the highest premium will be sent to LAGOV for invoicing purposes. Contact the Premium Program Manager at [Medicaid.Premiums@la.gov](mailto:Medicaid.Premiums@la.gov) when there is more than one FOA certification per household. They will ensure that the family is only billed for one certification per month. Premiums for FOA are due on the 10th of each month.

## Are there any other ways for me to pay my bill?

After Louisiana Department of Health/Division of Fiscal Management receives the first payment by mail, your FOA membership is activated. There are a few payment options once your membership is activated:

1. Send a check or a money order monthly. Checks or money orders must be made payable to Louisiana Department of Health and mailed to Louisiana Department of Health, Attn: Cash Management – LACHIP/FOA, P.O. Box 733370, Dallas, TX 75373-3370
2. Pay online at <https://www.billerpayments.com/app/simplepayui/?bsn=slachip>

## How will my income be counted in the application process?

Federal restrictions require that the income of individuals enrolling in FOA not exceed a family gross income at or below 300 percent of the Federal Poverty Income Guidelines (FPIG). When applicable deductions are applied this makes the family gross income limit effectively at or below 300 percent of the FPIG.

## Can I have other insurance with the Family Opportunity Act Medicaid Plan?

Yes. Families wishing to enroll their child(ren) with disabilities in the program are required to take employer-offered insurance when it is available, and when the following conditions apply:

- The coverage is under a group health plan; and
- The employer contributes at least 50 percent of the total annual premium.

## Are the medical services covered by the Family Opportunity Act Medicaid same as regular LaCHIP?

FOA members receive the same services as regular LaCHIP members. FOA members only have access to these same benefits as long as the monthly premiums due are made timely.

## Are the doctors on the LaCHIP plan the same as the doctors on the Family Opportunity Act Medicaid Plan?

FOA members have the choice to enroll in the same Healthy Louisiana plans as the regular LaCHIP plan members. Contact a Healthy Louisiana representative to find out which plan your doctor is enrolled in.

## Is there a waiting period with the Family Opportunity Act Medicaid Plan for families who drop health insurance?

No. In FOA, a person is only required to obtain/maintain credible coverage. For instance, if a person has coverage and it is no longer credible, the coverage may be dropped.

## What happens if there is a reduction in household income?

Enrollees are responsible for timely reporting any changes in household or income. If a family or enrollee reports an income change that results in a premium level change, the new premium amount will apply beginning the month after the income change was reported and updated to reflect the change in our system. If the FOA household ever goes from paying a premium to no premium (income drops below 200% FPL), inform the Customer Service Unit by calling 1-888-342-6207.

## My child was in the hospital in July and I applied for coverage in July. Will the Family Opportunity Act Medicaid Plan help with the July hospital bills?

Yes. Retroactive coverage is available for FOA enrollees. Premiums are not owed for any retroactive months of coverage for FOA.