



MISP

COUNTY OF SAN LUIS OBISPO

Uninsured? Need Help Paying for Medical Care?



The Medically Indigent Services Program (MISP) assists qualified low-income residents pay for necessary medical care.

WHAT MISP COVERS

MEDICAL SERVICES AT CHC

MISP clients receive their primary care through one of the many **Community Health Centers (CHC)** located throughout SLO County (For more information, call CHC at 805-929-3211 or visit www.communityhealthcenters.org).

Covered services at CHC include:

- Primary care services
- Pharmacy
- Some laboratory tests, x-rays, ultrasounds
- Dental care for abscesses and extractions

All other medical services, except for emergency services, must first go through your CHC primary care provider AND receive prior approval from MISP.

Not Covered: Preventative care screenings, contraception, or pregnancy services are not covered.

COVERED EMERGENCY SERVICES

MISP covers emergency services at SLO County hospitals only for symptoms from an emergency medical condition. An "emergency medical condition" is defined as a medical problem with symptoms that are severe enough, including pain that without immediate medical attention might result in putting the patient's health in danger, serious problems with body functions, or serious problems with any organ or part of the body.

PRE-ENROLLMENT COVERAGE

If enrolled, MISP will pay for qualified medical services received within the current month of the application date, or, if indicated by the circumstances, the first day of the month prior to the month of the application date.

HOW TO GET FULL COVERAGE

TRY COVERED CA FIRST

Before you apply for MISP, you should first try Covered California, our state's online health insurance marketplace, to find out if you are eligible for free coverage through Medi-Cal, or for financial assistance to purchase insurance.

Health care reforms have made full coverage health insurance an affordable reality. Pricing depends on income, age, and where you live.

For example: In SLO County, a single 30 year old earning \$17,000 a year could purchase full health coverage through Covered CA for only **\$45 a month**.

Try Covered CA's Shop & Compare Tool to see what your monthly premium would cost. Then compare it to your MISP monthly share of cost.

DEADLINE FOR COVERED CA

The deadline to purchase a plan through Covered CA is **March 31, 2014**, or you will have to wait until the next open-enrollment period begins in October 2014. If you missed enrollment because of a life-changing event, you might qualify for special enrollment. **Medi-Cal enrollment is open year-round.**

HOW TO ENROLL IN COVERED CA

You enroll or just get answers online at www.CoveredCA.com or call 1-800-300-1506.

Lots of free and unbiased help is available! CHC has certified enrollment counselors who can answer questions or help you enroll. Call CHC at 805-929-3211 (press #0) to schedule an appointment with an enrollment counselor.

Covered CA can also find you nearby certified enrollment counselors or insurance agents.

WHO QUALIFIES FOR MISP

Starting April 1, 2014, the qualifications for MISP are changing. Until then, you may qualify for MISP if:

- ✓ You are 19–64 years old
- ✓ You have low income (see chart below) and limited assets (cash and property)
- ✓ You have a current medical need and no other way to pay for care or medications
- ✓ You are a resident of SLO County and a legal resident of the U.S.
- ✓ You are not eligible for Medi-Cal or any other public health coverage

QUALIFYING INCOME

Qualifying income range depends on household size. Incomes below the minimum are eligible for Medi-Cal, not MISP.

Family Size	Minimum Income	Maximum Income
1	\$15,857	\$28,725
2	\$21,405	\$38,775
3	\$26,952	\$48,825
4	\$32,500	\$58,875
5	\$38,048	\$68,925
Add amount below for each additional family member:		
+1	\$5,548	\$10,050

LIMITED ASSETS

MISP eligibility requires limited assets, but you can still own a car or even your home. If you are over the asset limit, you can spend down your excess assets on medical expenses until they are within the limits to qualify for MISP.

HOW TO APPLY FOR MISP

CALL 805-781-4838

to start the application process or to find out more information about MISP. We're available Monday through Friday, 8:00AM to 5:00PM.

WHAT WE'LL NEED FROM YOU

- ✓ Tell us if your medical need is urgent
- ✓ A government-issued picture ID
- ✓ Your Social Security Card
- ✓ Most recent pay stubs or
- ✓ Last year's signed federal tax return.
- ✓ Bank statements for the past month
- ✓ More information may be required after the application is reviewed

THE APPLICATION PROCESS

After you submit your application, we will verify your income and assets (property and cash), which may take several days, and we might contact you to ask for additional information.

Respond to all requests for information as quickly as possible to avoid having your application denied.

AFTER A MEDICAL EVENT

If you've experienced a recent medical event, such as a trip to the ER or a stay in the hospital, MISP might be able to help you pay for some of those costs.

If enrolled, MISP will pay for qualified medical services received **within the current month of the application date**, or, if indicated by the circumstances, the first day of the month prior to the month of the application date.

HOW MISP WORKS

YOUR SHARE OF COST

Share of cost is a monthly amount you have to pay towards your monthly health care expenses before MISP will pay the remainder. However, **there is no share of cost for primary care visits and prescriptions** you receive from Community Health Centers of the Central Coast (CHC).

Your share of cost is based on your household income. The more money you make, the higher your share of cost.

For example: A single person earning \$17,000 a year would have to pay the first \$727 each month of medical costs for care received outside CHC (like an ER visit, a hospital stay, or seeing a specialty doctor—just to name a few).

You won't need to meet your monthly share of cost if you don't receive any medical services outside of CHC.

MISP IS SHORT-TERM COVERAGE

The length of time you will be eligible to receive MISP coverage is limited to **three months, or to six months** for a qualifying chronic illness. You may reapply for MISP if you continue to have a medical need.

MISP IS NOT A HEALTH PLAN

Individuals enrolled in MISP may not meet the legal requirement to maintain minimal essential coverage in a qualified health plan and could be **subject to a fine (tax penalty)**. To learn more about the legal requirement, the tax penalty, or how to qualify for an exemption from the tax penalty, call Covered CA at 1-800-300-1506 or visit www.CoveredCA.com.