1 IOWACARE, §249J.8

## 249J.8 Expansion population members — financial participation.

1. a. The total monthly premium and other cost-sharing for an expansion population member whose family income exceeds one hundred fifty percent of the federal poverty level as defined by the most recently revised poverty income guidelines published by the United States department of health and human services shall not exceed one-twelfth of five percent of the annual family income regardless of the number of expansion population members in the household. The department shall adopt rules to establish a premium schedule in accordance with this subsection that is calculated based on a member's family income for each ten percent increment of the federal poverty level.

- b. An expansion population member whose family income is equal to or less than one hundred fifty percent of the federal poverty level as defined by the most recently revised poverty income guidelines published by the United States department of health and human services shall not be subject to payment of a monthly premium.
  - c. All premiums shall be paid by the last day of the month of coverage.
- d. The department shall deduct the amount of any monthly premiums paid by an expansion population member for benefits under the healthy and well kids in Iowa program when computing the amount of monthly premiums owed under this subsection.
- *e*. An expansion population member shall respond to the monthly premium notices either through timely payment or a request for a hardship exemption during the entire period of the member's enrollment.
- f. Regardless of the length of enrollment, the member is subject to payment of the premium for a minimum of four consecutive months. However, an expansion population member who complies with the requirement of payment of the premium for a minimum of four consecutive months during a consecutive twelve-month period of enrollment shall be deemed to have complied with this requirement for the subsequent consecutive twelve-month period of enrollment and shall only be subject to payment of the monthly premium on a month-by-month basis.
- g. Timely payment of premiums is a condition of receiving any expansion population services. An expansion population member who does not provide timely payment within sixty days of the date the premium is due is subject to disenrollment.
  - h. Any unpaid premiums are a debt owed to the department.
- i. The payment to and acceptance by an automated case management system or the department of the premium required under this subsection shall not automatically confer initial or continuing program eligibility on an individual.
- j. A premium paid to and accepted by the department's premium payment process that is subsequently determined to be untimely or to have been paid on behalf of an individual ineligible for the program shall be refunded to the remitter in accordance with rules adopted by the department.
- k. Premiums collected under this subsection shall be deposited in the premiums subaccount of the account for health care transformation created pursuant to section 249J.23.
- *l.* An expansion population member shall also pay the same copayments required of other adult recipients of medical assistance.
- 2. The department may reduce the required out-of-pocket expenditures for an individual expansion population member based upon the member's increased wellness activities such as smoking cessation or compliance with the personal health improvement plan completed by the member. The department shall also waive the required out-of-pocket expenditures for an individual expansion population member based upon a hardship that would accrue from imposing such required expenditures. Information regarding the premium payment obligation and the hardship exemption, including the process by which a prospective enrollee may apply for the hardship exemption, shall be provided to a prospective enrollee at the time of application. The prospective enrollee shall acknowledge, in writing, receipt and understanding of the information provided.
- 3. The department shall track out-of-pocket expenditures by expansion population members and shall report the data on the department's internet website. The report shall include estimates of the number of expansion population members complying and not

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complying with payment of required out-of-pocket expenditures. To the extent possible, the department shall track the income level of the member, the health condition of the member, and the family status of the member relative to the out-of-pocket information.

 $2005 \ Acts, \ ch\ 167, \$8, 66; \ 2005 \ Acts, \ ch\ 175, \$117; \ 2006 \ Acts, \ ch\ 1184, \$115, \ 127; \ 2007 \ Acts, \ ch\ 218, \$104, \ 112; \ 2008 \ Acts, \ ch\ 1014, \$3; \ 2010 \ Acts, \ ch\ 1141, \$6; \ 2011 \ Acts, \ ch\ 120, \$7$  Referred to in  $\$8A.504, \ 217.34, \ 249J.23$ 

[P] Healthy and well kids in Iowa program, see chapter 514I