

MISSISSIPPI DIVISION OF MEDICAID

Eligibility Policy and Procedures Manual

101.08 PROCESSING APPLICATIONS

Specialists must determine eligibility based on information contained on the application form as well as information secured during the application process. Appropriate DOM forms, along with other legal or official documents which support the eligibility decision must be filed in the case record.

As part of the eligibility process, information provided by the applicant, secured through electronic data bases and obtained from other sources must be verified, documented, and evaluated by the specialist prior to making the eligibility decision.

If information provided by or on behalf of an applicant on the application form is consistent with information obtained through electronic data sources, eligibility must be determined based on such information. An applicant must not be required to provide additional verification or documentation unless needed information cannot be obtained electronically or the information obtained electronically is not consistent with information declared on the application or otherwise secured during the application process.

101.08.01 MAKING AN ELIGIBILITY DECISION

Eligibility decisions are made using the following:

- **Verification** - Verification is the substantiation, confirmation or authentication of an assertion, a claim or previously submitted information.

Verification is obtained through the use of electronic data sources or by information provided by the applicant. The specialist will accept reasonable documentary verification provided by the applicant and will be primarily concerned with how adequately the verification proves the statements on the application form. Only information material to the applicant's eligibility is subject to verification, through electronic means or otherwise.

Verification provided by an applicant or beneficiary must never be discarded, destroyed, ignored or altered.

- **Documentation** - All cases must be thoroughly documented. Documentation is the written record of all information pertaining to the eligibility decision.

MISSISSIPPI DIVISION OF MEDICAID

Eligibility Policy and Procedures Manual

MAKING AN ELIGIBILITY DECISION (Continued)

Case documentation includes the completed application form, the specialist's verbal and written contacts with the applicant, information requested and received from electronic data sources, the applicant or third party sources, such as governmental or nongovernmental agencies, businesses and individuals, and notification of the eligibility decision.

When an applicant claims no income or resources, the specialist must fully document the facts provided to substantiate these claims. "Applicant states none" is not sufficient documentation. The record must also show why the statement of the applicant or beneficiary is reasonable and acceptable.

NOTE: For MAGI applicants who attest on the application form that one or more household members receive income that does not count (such as SSI, TANF, VA benefits, Workers' Compensation, Child Support), consider this as documentation of income available to support the family. In other words, the household is not a \$0 income household but rather a household sustained by income that does not count. If the application form has no mention of receipt of non-countable income and there is no declared income or resources, the record must contain a reasonable explanation of how the household is meeting basic needs.

When action is taken to deny the application because the applicant has not provided the information necessary to determine eligibility within the specified timeframe, documentation in the record must show an appropriate request(s) was issued to the applicant.

- **Evaluation** –Information provided by the applicant or obtained through electronic data sources or third party sources must be assessed prior to making an eligibility decision. When information is not logical, consistent or reasonable, it must be resolved prior to determining eligibility.

When there is conflicting information, the reliability of each source of information must be evaluated and the case record should specify which source was accepted and why. The final determination of eligibility is made based on the most reliable source available.

MISSISSIPPI DIVISION OF MEDICAID

Eligibility Policy and Procedures Manual

CHAPTER 101 – Coverage Groups and Processing Applications and Reviews

Page | 327

101.08.02 USE OF COLLATERAL CONTACTS

If needed verification is not available from an electronic data source, the applicant is generally the source used to supply needed verification. However, at times information may also be obtained directly from third parties.

The specialist has permission to obtain needed verifications based on the signed and dated application form. When it is necessary to request information from banks, insurance companies, or other sources that do not disclose information without a signed release, the DOM-301, Authorization to Release Information, should be used or a copy of signature page of the ABD application form that contains the Release of Information authorization by the applicant. Public records or records available from other agencies may be consulted without the consent of the individual.

Applicants should not be asked to verify information from sources which the agency has access to. This includes electronic data sources and other federal or state benefit information that is available to the agency.

MISSISSIPPI DIVISION OF MEDICAID

Eligibility Policy and Procedures Manual

101.08.03 REQUESTING INFORMATION FROM THE APPLICANT

The applicant has the primary responsibility for providing documentary evidence to verify statements made on the application or to resolve any questionable information when verification from electronic data sources is not available or is inconsistent with applicant provided statements. When additional information is needed, the following action is taken:

ABD Applicants	MAGI-Related Applicants
<p>Issue DOM-307, Request for Information, to take a necessary action (such as appear for an in-person interview or apply for a specific benefit, etc.) or to request specific information that must be provided based on the ABD application responses. Request only needed verification and required actions; do not request information that does not apply.</p>	<p>Direct contact must be attempted before issuing a written request for information when information from electronic data sources conflicts with information provided on the MAGI application. If a reasonable explanation is provided, document the contact for the record. If direct contact is unsuccessful, document each attempted contact and issue written notice as described below.</p>
<p>Issue DOM-309, Second Request for Information, at the end of the DOM-307 request period for any missing information or action addressed on the DOM-307. Do not request any new or additional information on the 309; a new 307/309 is required for information or action not addressed in a previous 307/309.</p>	<p>Issue DOM-307, Request for Information, when needed information is not available from electronic data sources or attempts to contact the applicant by telephone are unsuccessful. List specific information needed to determine eligibility.</p>
<p>Request for additional time – for both ABD and MAGI, if the applicant contacts the agency to request additional time, the applicant will have the remainder of the 45-day processing period to submit requested information or take necessary action. (NOTE: for ABD disability applications subject to the 90-day processing period, a denial cannot be issued prior to securing the DDS decision, which may allow additional time for the ABD applicant to provide other needed information.) Explain to the applicant the latest date that can be allowed to submit information or take necessary action in order to avoid a denial for failure to provide requested information. Assist the applicant as needed or requested to secure needed information.</p>	

MISSISSIPPI DIVISION OF MEDICAID

Eligibility Policy and Procedures Manual

CHAPTER 101 – Coverage Groups and Processing Applications and Reviews

Page | 329

Failure to provide requested information – if the applicant has not fully complied by the due date on the 307 (for MAGI) or on the 309 (for ABD) and has not requested additional time, the application will be denied due to the failure to provide needed information or take required action. Document the denial notice to inform the applicant of the missing verification or action that is the basis for the denial.

101.08.03A ELECTRONIC DATA SOURCES UTILIZED BY DOM

For MAGI-related applications, all available electronic data sources are utilized and evaluated to attempt an eligibility determination. If information provided on the application is not consistent with electronic data source verification, the head of the household for the MAGI application must be contacted by telephone for a reasonable explanation of any relevant discrepant information. If a reasonable explanation is not provided, paper verification is requested using the DOM-307, Request for Information, as outlined above.

ABD applications utilize the same electronic data sources shown below.

Electronic data sources utilized by the agency include the following:

- Social Security Administration – verifies non-financial factors of eligibility such as SSN verification, U.S. citizenship verification, age verification, disability onset date, if appropriate, and financial verification of benefits paid through SSA.
- Department of Homeland Security – verifies immigration status of immigrants in possession of immigration or naturalization papers that can be used to match with Homeland Security.
- Department of Employment Security – verifies wages reported to the agency as the State Wage Information Collection or SWICA agency. Also verifies Unemployment Compensation benefits paid.
- TALX (or the Work Number) – commercial database that verifies wages reported by employers that utilize this service.
- EVVE or Electronic Verification of Vital Events – verifies birth records for births in all states that utilize this service.
- Office of Child Support Enforcement (through the Department of Human Services) – verifies compliance with child support requirements for adults subject to this provision as a post-eligibility requirement.
- PERS or Public Employees Retirement System (in MS) – verifies benefits paid by PERS.

MISSISSIPPI DIVISION OF MEDICAID

Eligibility Policy and Procedures Manual

CHAPTER 101 – Coverage Groups and Processing Applications and Reviews

Page | 330

101.08.03B ELECTRONIC DATA SOURCES UTILIZED BY THE FFM

The FFM utilizes electronic data sources such as the Social Security Administration, TALX, and the Department of Homeland Security to determine eligibility for participation in a qualified health plan or potential eligibility for MAGI-related Medicaid or CHIP. Verified information is passed to DOM through the Account Transfer (AT) record along with attested information from the application filed with the FFM. AT records are then matched or are available for matching with DOM utilized data sources.

101.08.04 SUPERVISORY REVIEW

Each ABD and MAGI-related eligibility determination must be authorized by a supervisor, who is responsible for the accuracy, completeness and consistency of information contained in the case record. The supervisor is attesting to the validity of the action taken on the case when it is authorized in the system. The exceptions to supervisory review include: childless adult denials, the addition of a deemed infant to a case, family planning and pregnant women approvals.

101.08.05 APPLICATION ACTIONS

All applications will be subject to one of the following actions:

- **Approval** – When all of the eligibility factors are met, the application is approved and the applicant is notified in writing of the approval.
- **Denial** – When one or more eligibility factors are not met, the application is denied and the applicant is notified in writing of the denial. Adverse action does not apply. **NOTE:** Death is not an appropriate reason to deny a Medicaid application. If the applicant dies before a final eligibility determination is made, the application process must be continued to completion.
- **Withdrawal** – When the applicant decides to withdraw his request for assistance during the application process, it is not necessary to complete any remaining verification and evaluation. If the applicant is present, the specialist will obtain the request for withdrawal in writing. When the request to withdraw is not made in person, the specialist will document the case to reflect the specifics of the request. The application will be denied and appropriate notice issued.

MISSISSIPPI DIVISION OF MEDICAID

Eligibility Policy and Procedures Manual

101.08.06 COMPLIANCE AFTER DENIAL

If a MAGI or ABD applicant provides all needed information to complete the application before the end of the month following the month of the denial, use the denied application form to establish eligibility using the original application date. Reinstatement the application in the system using the original application date.

For example, the application is denied on September 12th. If all needed information is provided on or before October 31st, the application can be reinstated.

If, as a result of new information provided, additional information is needed to complete the application, attempt to handle these issues by telephone contact, if possible. If not possible, issue a DOM-307 (and DOM-309 for ABD, if needed) specifying what is needed to comply. Allow 12 days for the information to be returned.

- If requested information is not provided, no further contact with the individual is required unless the information needed is provided during the remainder of the compliance period. Close the reinstatement contact, delete the time period and document the case narrative.
- If all information is provided, take action to approve the application if eligible or deny the application for the appropriate reason if ineligible.

NOTE: if the ABD application was denied because the applicant did not appear for a required interview and did not request an alternate arrangement to be interviewed, a reapplication is required.