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FIA ACTION TRANSMITTAL
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Control Number: #02-85
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Effective Date: October 1, 2001

Issuance Date: June 14, 2002
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TO: **DIRECTORS, LOCAL DEPARTMENTS OF SOCIAL SERVICES**
            DEPUTY/ASSISTANT DIRECTORS FOR FAMILY INVESTMENT
            FAMILY INVESTMENT SUPERVISORS AND ELIGIBILITY STAFF

FROM: **CHARLES E. HENRY, EXECUTIVE DIRECTOR, FIA**
            JOSEPH E. DAVIS, EXECUTIVE DIRECTOR, DHMH, OOE

RE: **INCREASE IN ELIGIBILITY STANDARDS FOR RMA**

PROGRAM AFFECTED: REFUGEE MEDICAL ASSISTANCE (RMA)

ORIGINATING OFFICE: OFFICE OF POLICY, RESEARCH AND SYSTEMS

SUMMARY

The Office of Refugee Resettlement (ORR) in the U.S. Department of Health and Human Services (DHHS) has given the Maryland Office for New Americans (MONA) permission to raise the financial eligibility standard for Refugee Medical Assistance (RMA). Refugees, asylees, and victims of a severe form of trafficking often have major medical needs when they arrive in the U.S. This change will provide more opportunity for them to receive the medical care they need during the brief RMA eligibility period (currently 8 months).

NEW POLICY

Beginning October 1, 2001 the income eligibility for Refugee Medical Assistance (coverage group G98, G99) increased from the medically needy income standards to 200% of the Federal Poverty Level (FPL). This change <u>does not</u> affect Refugee Cash Assistance (RCA, coverage groups G01 and G02). The Federal Poverty Level for Refugee Cash Assistance will remain the same.

ACTION REQUIRED

➤ Determine whether a refugee applicant has been in the United States for less than 8 months and meets technical eligibility for certification as Family and Children (FAC), Aged, Blind, Disabled (ABD) or Maryland Children's Health Program (MCHP). For an asylee or victim of trafficking use the date the status was granted as the beginning of the 8 months.

- Eligibility for children under age 19 and pregnant women of any age may be determined through the Maryland's Children's Health Program (MCHP).
- If eligibility is met, proceed to determine eligibility as you would for any MA applicant (including the spend-down provision).
- If eligibility is <u>not</u> met, determine eligibility for RMA (coverage group G98).
- RMA must be provided to an eligible refugee/asylee who meets the RMA eligibility requirements, regardless of whether the refugee/asylee is receiving or has applied for RCA.
- Determine the individual's or family's total countable resources on the date of application.
- Measure the countable resources against the applicable medically needy amount under Schedule MA-2.
- Determine the individual's or family's gross income on the date of application.
- Apply FAC income exclusions (under COMAR 10.19.24.08I) and also exclude:
     A. any cash assistance payments provided to an applicant who is a refugee, asylee or victim of severe trafficking; and
     B. any in-kind services and shelter provided to an applicant by a sponsor or local resettlement agency.
- Measure the total countable income against the applicable maximum amount at the 200% Federal Poverty Level (see attached RMA Schedule in the CARES Procedures).
- If the countable income is in excess of the 200% FPL income limit, preserve the application under spend-down (coverage group G99).

In-kind Service and Shelter from a Sponsor or Local Resettlement Agency

Treat in-kind services and shelter as excluded income when determining RMA eligibility.

Continued Coverage for Customers with Increased Earnings

If a refugee/asylee receives an increase in earnings from employment, the increase does <u>not</u> affect the continued RMA eligibility. RMA continues until he/she reaches the end of his /her time-limited eligibility period for RMA.

If a refugee who is receiving MA (FAC, ABD, MCHP) and has been residing in the U.S. less than 8 months becomes ineligible for MA or MCHP because of earnings from employment, the refugee must be transferred to RMA without eligibility redetermination. Change the coverage group and the certification period will remain the same.

Certification Period

Coverage for a person who qualifies for RMA is limited to the first 8 months that the refugee is in the United States, or the first 8 months after asylum or victim of trafficking status is granted.

Asylees

An asylee's **entry date** will be the date on CARES that the individual is granted asylum in the United States. The 8-month eligibility period for RMA begins with the date asylum is granted, **not the date the person entered the country.**

Redetermination

At the end of the RMA certification period, eligibility must be redetermined and tested in other coverage groups for which the recipient may qualify. If a refugee loses eligibility under MA or MCHP, within the 8 months because of earnings from employment, they should be transferred to RMA without eligibility redetermination.

ACTION DUE

This policy is effective upon receipt. **Since the change was effective October 1, 2001, <u>issue restored benefits to households that were denied for exceeding the prior income level for RMA.</u>** (See attached CARES Procedures – V. Restoration of RMA Benefits. Under separate cover, the Bureau of System Development and Management will send local departments a list of households denied since October 1, 2001 for exceeding the income level for RMA. As of the end of March, there were 27 denials.)

<u>REMINDER:</u> Refugees/Asylees in the Baltimore Metro area (Baltimore City, Baltimore County, Anne Arundel, Carroll, Howard and Harford Counties) who are within the first 8 months of their arrival/granted date, need to have their benefits processed through the:

> **Baltimore Resettlement Center**
> **3516 Eastern Avenue**
> **Baltimore, Maryland 21224**
> **410-558-3166**

Refugees should contact the voluntary agency that resettled them for help getting to the Baltimore Resettlement Center. Asylees should call MONA at 410-767-7514 or directly call the Resettlement Center.

INQUIRIES

Please direct policy questions to Jean Radcliffe at (410) 767-7977. For CARES questions, contact Theresa Holmes at (410) 238-1303.

cc: FIA Management Staff   MONA
     DHMH Management Staff   CIS Testing Facility
     Help Desk   Constituent Services

CARES PROCEDURES

On CARES, Refugee Medical Assistance (RMA) is still based on Schedule MA-1. Total monthly income should be compared to the RMA Schedule (effective 04/01/02). The following guidelines will assist with entering cases on CARES. For cases from 10/01/ 01 to 3/31/02, refer to RMA schedule effective 10/01/01.

MEDICALLY NEEDY SCHEDULE

(Schedule MA-1)

PERSONS DEPENDENT ON INCOME	ANNUAL	MONTHLY
1	$4, 200	$350
2	$4,700	$392
3	$5,200	$434
4	$5,700	$475
5	$6,252	$521
6	$6,876	$573
7	$7,740	$645
8	$8,508	$709

RMA SCHEDULE

(Effective 10/01/01)

FAMILY SIZE	ANNUAL	MONTHLY
1	$17,184	$1,432
2	$23,220	$1,935
3	$29,268	$2,439
4	$35,304	$2,942
5	$41,340	$3,445
6	$47,388	$3,949
7	$54,624	$4,452
8	$59,460	$4,955

RMA SCHEDULE

(Effective 04/01/02)

FAMILY SIZE	ANNUAL	MONTHLY
1	$17,720	$1,477
2	$23,880	$1,990
3	$30,040	$2,504
4	$36,200	$3,017
5	$42,360	$3,530
6	$48,520	$4,044
7	$54,680	$4,557
8	$60,840	$5,070

If income does not exceed Schedule MA-1, process case as you do now. However, if income exceeds amount from Schedule MA-1, but meets standards from the applicable RMA Schedule, refer to the following procedures.

I. UNEARNED INCOME:

➤ For Refugee Medical Assistance cases with unearned income only, enter the entire unearned income amount as **ON (Other Non-Countable)** on the **UINC Screen** of the individual receiving the income.

➤ If the RMA household has an associated Food Stamp case (FS), enter the actual unearned income as **OF (Other Countable- Food Stamps Only)** on the **UINC Screen** of the proper individual receiving the unearned income.

➤ Enter remarks behind the **UINC Screen** regarding the work around by pressing **PF9**. Always remember to narrate the action taken in the case narrative off the **ADDR Screen**.

UNEARNED INCOME EXAMPLES:

➤ **Household of One**
 ● For Spenddown cases that have an assistance unit of one with unearned income and no associated Food Stamp case, you should enter the actual unearned income amount and Code it as **ON** on the **UINC Screen**. From the unearned income amount, deduct the amount for the family size for one from the RMA Schedule. The difference is the actual spenddown amount. Add the spenddown amount to the family size of one from Schedule MA-1. The total is the amount entered on CARES, which is coded as **MU (Other Countable-Medical Assistance Only)** on the **UINC Screen**. (See following example)

 ● **Update and process case as normal with any spenddown medical expenses.**

EXAMPLE – RMA HOUSEHOLD OF 1 WITH UNEARNED INCOME

$1,650	**Monthly Unearned Income**	(Enter as ON)
− 1,477	**Monthly RMA Standard for Family of 1**	
$ 173	**Monthly Spenddown Amount**	
+ 350	**Schedule MA-1 Standard for Family of 1**	
$ 523	**Amount Entered on CARES**	(Enter as MU)

➤ **Household of Two or More**
 ● For the month of application, enter the actual unearned income amount and Code as **ON** on the **UINC Screen**. Take the unearned income amount and deduct the amount for the appropriate family size from the RMA Schedule. The difference is the spenddown amount. Add the spenddown amount to the monthly amount for the correct family size from Schedule MA-1. Enter this total on CARES and Code as **MU (Other Countable-Medical Assistance Only)** on the **UINC Screen**.

EXAMPLE – RMA HOUSEHOLD OF 2 WITH UNEARNED INCOME (Application Month)

$2,055	Monthly Unearned Income	(Enter as ON)
− 1,990	Monthly RMA Standard Family of 2	
$ 65	Monthly Spenddown Amount	
+ 392	Schedule MA-1 Standard for Family of 2	
$ 457	Amount Entered on CARES	(Enter as MU)

- To determine the MU amount for the ongoing months, use the actual unearned income amount. Deduct the correct RMA Standard Family Size. Add the difference to $350 dollars. Use this total as MU for the ongoing months entered on the **UINC Screen**. (See following example)

EXAMPLE – RMA HOUSEHOLD OF 2 WITH UNEARNED INCOME (Ongoing Months)

$2,055	Monthly Unearned Income	(Enter as ON)
− 1,990	Monthly RMA Standard Family of 2	
$ 65	Monthly Spenddown Amount	
+ 350		
$ 415	Amount Entered on Cares	(Enter as MU)

- Update system as normal with all medical bills. When spenddown eligibility has been met, process case as usual. On the following day, check MMIS II to ensure all members of the assistance unit are active. If not, complete a CTAD for each eligible member.

➢ **RMA Spenddown cases with Unearned Income and Associated Food Stamps**

- Enter the actual unearned income amount (Code as **OF** on the **UINC Screen**). Follow above steps for treatment of unearned income. (See following examples)

EXAMPLE – RMA/FS HOUSEHOLD OF 1 WITH UNEARNED INCOME

Ms. Lucinda Perez is a Refugee who recently arrived in the United States. She applies for RMA and FS Benefits. Ms. Perez receives $1,500 monthly in alimony. She has received an alimony payment during the month of application. Her monthly income exceeds the new RMA Standards.

$$\begin{array}{rl} \$1,545 & \text{Alimony} \\ -\ \underline{1,477} & \text{RMA Sched for 1} \\ \$\quad 68 & \text{Spenddown Amount} \end{array}$$

To determine the total to enter on the system, we would add the $68, which is the spenddown total, to the monthly amount from MA Schedule-1 for 1.

$$\begin{array}{rl} \$\ 68 & \text{Spenddown Amount} \\ +\ \underline{350} & \text{MA Schedule-1 for 1} \\ \$418 & \text{Amount Entered on CARES} \end{array}$$

On the UINC Screen, we would enter $1,545 as OF for Food Stamp purposes. In addition, we would also enter $418 on the UINC Screen as MU.

EXAMPLE – RMA/FS HOUSEHOLD OF 2 WITH UNEARNED INCOME

MONTH OF APPLICATION

$$\begin{array}{rl} \$2,055 & \text{Child Support} \\ \underline{-1,990} & \text{RMA Schedule for 2} \\ \$\quad 65 & \text{Spenddown Amount} \\ +\ \underline{392} & \text{MA Schedule-1 for 2} \\ \$\ 457 & \text{Amount Entered on CARES} \end{array}$$

For the month of application, we would enter $2,055 as OF on the UINC Screen and $457 as MU on the UINC Screen.

ONGOING MONTHS

$$\begin{array}{rl} \$2,055 & \text{Child Support} \\ -\ \underline{1,990} & \text{RMA Sched for 2} \\ \$\quad 65 & \text{Spenddown Amount} \\ +\ \underline{350} & \\ \$\ 415 & \text{Amount Entered on CARES} \end{array}$$

For the ongoing months, on the UINC Screen, we would enter $2,055 as OF and $415 as MU.

Enter all medical bills as normal for the household. When spenddown eligibility has been met, process case as usual. On the following day, check MMIS II to verify that assistance unit is active. If not, completion of CTADs will be required.

II. EARNED INCOME:

Earned income and expenses should be properly calculated off-line. The frequency factors for calculating monthly income and expenses are as follows:

MONTHLY EARNED INCOME

Weekly	**Earned income x 4**
Biweekly	**Earned income x 2**
Monthly	**(Earned income /4.3) x 4**
Bimonthly	**[(Earned income /2) /4.3] x 4**
Quarterly	**[(Earned income /3) /4.3] x 4**
Semi-annually	**[(Earned income /6) /4.3] x 4**
Annually	**[(Earned income /12) /4.3] x 4**

MONTHLY EXPENSES (Child Care and Work)

Weekly	**Expenses x 4**
Biweekly	**Expenses x 2**

➢ Compare calculated income against RMA guidelines. If the income does not exceed Schedule MA-1, complete **ERN1 and ERN2** with earnings information.
➢ If earnings exceed Schedule MA-1, but fall within the RMA Schedule, enter the earned income as **WS (Work-Study)** on **ERN1.**
➢ In the event the RMA household also has an associated FS case, enter the earning as **FS (Food Stamp Countable Only)** on **ERN1**. (Don't forget to enter remarks behind the proper screens by pressing PF9 and narrating action taken in case narrative off the **ADDR Screen**.)

EARNED INCOME EXAMPLES:

➢ **Household of One**
  ● With a RMA household with earned income and no associated Food Stamp case, calculate the earned income**.**
  ● Deduct $90 from the earned income. (This is the system generated Work Disregard)
  ● Deduct the correct family size taken from the RMA Schedule**.**
  ● The difference is the monthly spenddown amount.
  ● Now add the spenddown amount, plus the $90 Work Disregard, and the amount for the family size of one from Schedule MA-1. The total is the amount entered on CARES **ERN2 Screen** (Type is entered as **MA** on **ERN1 Screen**).
  ● Update system as normal with any spenddown medical expenses**.**

EXAMPLE – RMA HOUSEHOLD OF 1 WITH EARNED INCOME

Step 1		Step 2	
$1,845	Monthly Earnings	$278	Spenddown Amount From Step 1
- 90	Work Disregard	90	Work Disregard
$1,755		368	
- 1,477	RMA Standard for 1	+ 350	Schedule MA-1 for 1
$ 278	Monthly Spenddown	$718	Amount Entered on CARES as MA on ERN1

Household of Two or More

MONTH OF APPLICATION

Step 1

- Deduct $90 Work Disregard from earned income.
- Deduct RMA Standard for the appropriate Family Size.
- The difference is the monthly spenddown total.

Step 2

- Add spenddown total to $90 Work Disregard and Standard for household from Schedule MA-1.
- The total is amount entered on **ERN2 Screen.**

EXAMPLE – RMA HOUSEHOLD OF 4 WITH EARNED INCOME

MONTH OF APPLICATION

Step 1		Step 2	
$3,164	Monthly earnings	$ 57	Spenddown Total-Step1
− 90	Work Disregard	90	Work Disregard
$ 3,074		+ 475	Standard Sched MA-1 for 4
− 3,017	RMA Standard – Family of 4	$622	Amount Entered on CARES
$ 57	Monthly Spenddown Total		as "MA" on ERN1

- To enter on CARES, complete **ERN1** and code the type as **MA**. On **ERN2** enter the calculated amount and complete other required fields. Enter the actual earned income in the remarks behind the **ERN2 Screen** by pressing PF9. Also narrate action taken in case narrative off the **ADDR Screen.**

ONGOING MONTHS (Refer to RMA Worksheet A2)

- Cases with earned income and an associated Food Stamp case should code the calculated earnings as FS on the **ERN1** and enter calculated earning on **ERN2**, complete necessary fields and enter "Y" for More Jobs. On the following **ERN1** code the type as MA and enter calculated amount on **ERN2.**

EXAMPLE – RMA HOUSEHOLD OF 4 WITH EARNED INCOME (continued)

ONGOING MONTHS

Step 1		Step 2	
$3,164	Monthly earnings	$ 57	Difference From Step1
− 90	Work Disregard	90	Work Disregard
$ 3,074		350	Schedule MA-1
− 3,017	RMA Standard – Family of 4	497	Amount Entered on CARES
$ 57	Difference		as "MA" on ERN1

- Complete earnings calculation. Deduct $90 Work Disregard. Deduct RMA family size. The difference is the spenddown amount. Add spenddown total to $90 plus $350. The total is the amount entered on CARES.

- Update and process case with medical expenses. Once spenddown eligibility has been met, process case as normal. On the following day, check MMISII to ensure all members of the assistance unit are active. If case is not found on MMIS II, after overnight batch complete a CTAD for each eligible member in the household.

III. SPENDDOWN:

If income is in excess of the applicable RMA Schedule, preserve the case under spenddown status. CARES presently calculates eligibility for all RMA Spenddown cases for the ongoing months based on the Schedule MA-1 Standard for one ($350). Until CARES is modified, complete the off-line calculations by using the RMA Spenddown Calculation Worksheet (attached) for the household size.

➢ **RMA Spenddown cases with Earned Income and Associated Food Stamps**
- Enter the calculated earned income amount (Code as **FS** on the **ERN1 Screen**). Follow the steps on page 9 for entering earned income for RMA Spenddown.

IV. SPENDDOWN/RMA MA CERTIFICATION PERIOD

Refugees are eligible for eight (8) months of RMA coverage. The MA Spenddown period is for six (6) months. Complete a 745 before the end of the spenddown period, to follow-up on opening a new case for the remaining two-month period of eligibility. The case will not fall

into the Auto Redet Cycle; add text to the notice (PF13) advising the customer that the reapplication packet should be completed and returned by the appropriate date.

V. RESTORATION OF RMA BENEFITS

- ➢ Customers, who may have applied from 10/01/01 to the date this transmittal is released and were denied due to excess income, may be potentially eligible. (We will run a query and provide your Department with a listing of these cases.) Check the CDB to determine if there is a current preserved G99 case.
- ➢ If there is a preserved case – Re-evaluate eligibility. Process case using procedures provided here.
- ➢ If a G99 Case does not exist, **J Screen** and process a G98 case from the initial point of application. Process case with instructions given here.

NOTE: **Don't forget to enter remarks behind applicable screens and to carefully narrate all action taken in the case narrative off the ADDR Screen.**