**WHAT ARE THE NEW CHANGES?**

**Change 1:** Beginning in **2020**, individuals and families must meet a new work requirement, or prove they are exempt from it, to continue receiving coverage from the Healthy Michigan Plan.

**Change 2:** Beginning in **2020**, some individuals and families will have to pay a monthly fee (premium) that is 5% of their income and they will have to complete a questionnaire about their health or show they have engaged in healthy behavior.

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**WHAT IS A WORK REQUIREMENT?**

- A work requirement requires you to let your Medicaid program know if you are working at least 80 hours a month or exempt from this requirement.
- Beginning in **2020**, individuals and families covered under the Healthy Michigan Plan must report hours **every month** whether they are working at least **80 hours a month** or if they do not need to meet this requirement. You will have to self-report **no documentation needs to be provided**.
- If you do not meet monthly requirements for three months or more, your Medicaid coverage will be suspended for at least a month until you can meet the requirement.

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**WHAT COUNTS AS WORK?**

- Employment, including self-employment
- Job training and search activities
- Vocational training
- Educational training
- Unpaid work (ex. internship)
- Tribal employment program
- Substance abuse treatment
- Community service (up to 3 months in a year)

**EXEMPTIONS:**

- Age 63 and older
- Persons receiving unemployment checks
- Disabled, medically frail persons
- Caregivers to the disabled
- Caregivers to children under 6 years
- Fulltime students & pregnant women
- Foster care youth under 21
- Recently incarcerated individuals
UNDERSTANDING PREMIUMS & HEALTHY BEHAVIOR

- Premiums and healthy behavior only apply to individuals and families who have been enrolled in the Healthy Michigan Plan for 4 years or more since April 1, 2014. However, the change will take place beginning January 1, 2020.
- The premium that you will need to pay varies on how long you have been enrolled in the Healthy Michigan Plan and how much money you make in a month.

**If you have been enrolled for 48 months or more and are between 100-138% FPL**:  
- Will have to pay a premium of 5% of income AND complete a health questionnaire OR healthy behavior  
- Does not have to pay a copay  
- Individuals who fail to pay will be disenrolled until they pay the missed premium amount

**If you have been enrolled for less than 48 months and are between 100-138% FPL**:  
- Will have to pay a premium of 2% of income and a copay  
- Premium and copay can be reduced if you engage in healthy behavior  
- Coverage or services will not be denied for failure to pay

**If you have been enrolled for 48 months / less and are at the 100% FPL* or below**:  
- Will only have to pay copays and no premiums  
- Copay can be reduced if you engage in healthy behavior  
- Coverage or services will not be denied for failure to pay

*See chart below for 2019 annual income poverty guidelines

<table>
<thead>
<tr>
<th>Household Size</th>
<th>FPL Annual</th>
<th>FPL Annual</th>
<th>FPL Annual</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>$12,490</td>
<td>$16,612</td>
<td>$17,236</td>
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<tr>
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<td>$47,734</td>
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<td>$51,883</td>
<td>$53,834</td>
</tr>
<tr>
<td>8</td>
<td>$43,430</td>
<td>$57,762</td>
<td>$59,933</td>
</tr>
<tr>
<td>Add $4,320 for each person over 8</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

WHO IS EXEMPT?

- American Indians/Alaskan Natives exempt from premiums ONLY  
- Pregnant women are exempt from premiums AND from demonstrating a healthy behavior  
- Medically frail individuals are exempt from premiums AND from demonstrating a healthy behavior

WHAT COUNTS AS A HEALTHY BEHAVIOR?

- Preventative care check ups  
- Cancer screenings  
- HIV screenings  
- Hepatitis C screenings  
- Osteoporosis screening  
- Tuberculosis screening  
- Screening for sexually transmitted infections (STIs)  
- Getting vaccinated

FOR MORE INFORMATION PLEASE CONTACT ACCESS AT: 313-216-2200  