

GETTING QUALIFIED FOR HEALTHY MONTANA KIDS

SAMANTHA WALKER (WHO PREFERS TO BE CALLED SAM) has earned her title of Healthy Montana Kids Champion. The patient account representative at St. Luke is an ardent advocate for the state program to provide insurance for uninsured and under-insured children, up to age 19.

“My mission is to get everybody who qualifies covered,” she says. “Some families are going broke just trying to make health insurance payments, cover their deductibles and meet their co-pays, and they don’t need to be.”

Signing up for Healthy Montana Kids (HMK) “is a five-minute process in my office,” she says. Parents should bring pay stubs or other proof of income for the past two months and birth certificates are required if their children were born out of state.

The program is based on income, not assets, and the income levels are more generous than Medicaid, the state run insurance program for low-income Montanans. A family of two, for example, can earn up to \$36,775, and still qualify for the program; the income level rises to \$46,325 for a family of three, \$55,875 for a family of four, \$65,425 for a family of five, and so on, up to \$94,075 for a family of eight.

“It doesn’t matter what your assets are,” says Walker. “It’s what you bring home.”

There are no insurance limits for pre-existing conditions, and the program covers a wide range of services, including hospital and doctor visits, surgical procedures, prescription drugs, lab and x-ray tests, and mental health, dental, vision and hearing services. A small co-payment is often charged for care (typically \$3 for a doctor’s visit or \$5 for a trip to the emergency room), but that amount is capped at \$215 per year, per family.

Although parents are encouraged to sign their children up for the program before kids need medical care, “presumptive eligibility” is also available on short notice. “If your child comes to the ER without insurance, we would immediately be able to sign them and their siblings up for that visit,” Walker says.

Walker says HMK typically lets families know within two weeks whether they qualify for the program, and even if they don’t qualify, may have other programs available to help cover healthcare costs.

St. Luke recently received a grant to help promote enrollment in HMK. As part of that grant, parents who sign up will receive a \$25 gift card (while supplies last). But the biggest incentive, says Walker, should be making sure children have health insurance. “Montanans are extremely proud people, but there has to come a time when they say, OK, my family needs help.”

“I’ll never forget the first person I enrolled in the program. She came into my office, sat down and said, ‘I’ve been all over the place looking for help,’” Walker recalls. The woman’s 17 year old has now been enrolled in the program for a year.

“We’re here to help anybody, everybody,” says Walker. “If you, your friend or family member can benefit, we can have them signed up, just like that.” For more information, call Walker at 406-528-5431, visit Healthy Montana Kids online at hmk.mt.gov or call the toll-free number, 877-KidsNow.