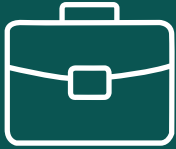


MISSOURI MEDICAID: HOW TO KEEP YOUR COVERAGE UNDER THE NEW RULES

Reconciliation Bill Changes – Missouri Patient Guide

All changes effective January 1, 2027 except where noted



Work & Activity Requirements

- Adults age 19–64 in Medicaid expansion must complete 80 hours/month of work or approved activities.
- Must report hours monthly to the state
- Exemptions: people who are pregnant or disabled, caregivers for young children, and medically frail patients.
- Apply for exemptions as soon as you qualify—do not wait until you lose coverage.



Eligibility Redeterminations

- *Effective July 1, 2026*
- Medicaid eligibility will be checked every six months (or more often if records don't match).
- Keep contact info updated with MO HealthNet.
- Respond to all Family Support Division (FSD) letters right away.
- Submit proof of income and forms before the deadline to avoid termination.



Retroactive Coverage Shortened

- For most adults, Medicaid will cover only one month of past bills (two months for some groups).
- Apply as soon as you think you qualify—don't wait for bills to pile up.



New Co-Pays for Some Adults

- Adults with income 100–138% of the Federal Poverty Level may pay up to \$35 per service.
- Ask providers if a co-pay applies before your visit.



Start Now to Avoid Coverage Loss

- Common causes of loss: missing work-report deadlines, ignoring renewal forms, outdated contact info, missing income documents.
- To prevent this:
 - Sign up for an online FSD account to track status.
 - Mark renewal/reporting dates on your calendar.
 - Keep proof of document submission (email confirmations or certified mail receipts).

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Special Considerations

- **Disability & Home and Community Based Services (HCBS):**
 - Waitlists may grow; reapply early for services.
- **Rural Patients:**
 - Effective by 2031 – Reduced provider funding could impact local hospitals; plan ahead for transportation if care is moved farther away.



Key Dates for Missouri Patients

- **Now – 2026:** Update contact info, prepare for more frequent checks
- **July 1, 2026:** 6-month eligibility redeterminations begin
- **Jan 1, 2027:** Work requirements, co-pays, and reduced retroactive coverage start; possible HCBS waitlist growth



Where to Get Help

- **Legal Aid of Western Missouri:** lawmo.org
- **Missouri Protection & Advocacy Services:** 1-800-392-8667
- **Cover Missouri Help Line:** 1-800-318-2596
- **Samuel U. Rodgers:** samrodgers.org | 816-889-4797
- **Swope Health:** swopehealth.org | 816-923-5800



Contact MO Health Net

To apply for Medicaid, update important eligibility documents, report concerns, and more, you can contact MO Health Net directly by scanning the QR code or reaching out in the following ways:

- **Phone:** 855-373-4636
- **Website:** mydss.mo.gov/mhd



Visit Our Website

For further questions about Medicaid or Medicare, visit our website by scanning the QR code or using the following URL:

<https://www.clayhealth.com/361/Medicaid-Medicare>

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