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A Guide to Medicaid in Rhode Island

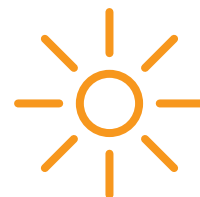
A Look Inside

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How to Get Covered

Health care is hard. Health insurance is harder. Health insurance through the government must be hardest of all, right?

Not necessarily. Tufts Health Plan is here to share the basics behind Medicaid health coverage in Rhode Island. We'll break down where and how to apply, how long it all takes and what you should think about along the way.

In Part 1, we'll give you solid knowledge so you can approach the process with confidence.

Getting Ready to Apply

Medicaid is a benefit program that makes health care coverage affordable. The program is for people with limited incomes and resources. If you qualify, you can sign up at any time.

Around 6,000 Rhode Islanders enroll in a Medicaid health coverage plan every month.

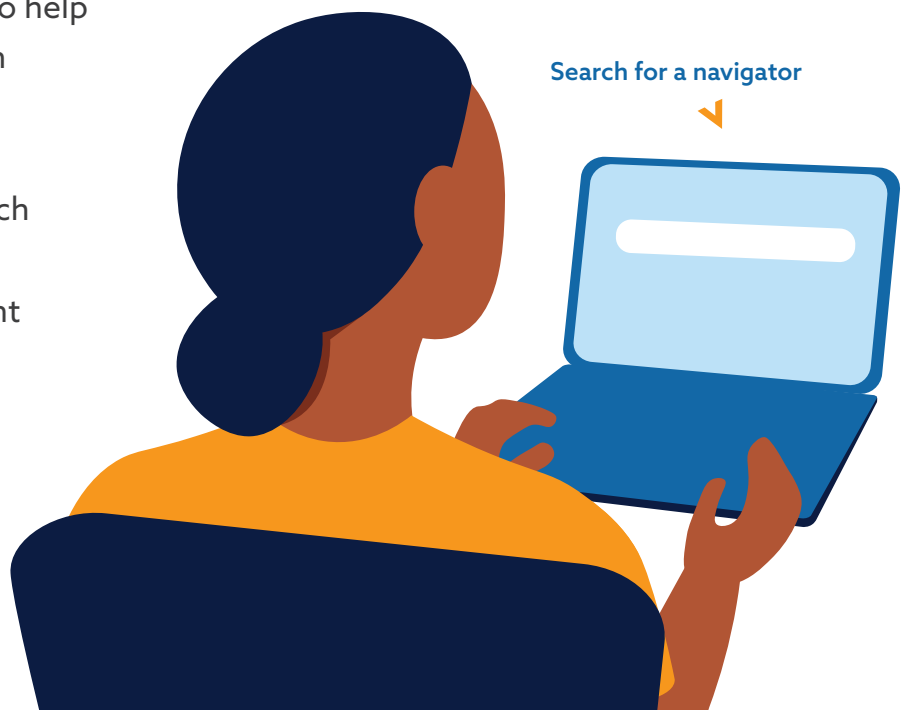
To find out if you're eligible, apply. You can apply in a few different ways through HealthSource RI. HealthSource RI runs the Rhode Island health insurance marketplace where you can search for a health plan.

1. Apply online at HealthSourceRI.com. This is the easiest way to apply.
2. Apply by phone through HealthSource RI at 855-840-4774.
3. Apply in person at any local Rhode Island Department of Human Services (DHS) location.
4. **Download** a paper application from the DHS website and mail a completed copy to the DHS.

Good news: There's help.

Navigators and application counselors are available to talk in person if you want help in your own language and in your local community. Their job is to help you and your family review your options, fill out an application, and enroll in a health insurance plan that fits your needs. They may even be able to help you enroll in other programs that can help you and your family.

Want to meet with a navigator? Search for one near you at [HealthSource RI](https://HealthSourceRI.com). Then call 211 to make an appointment in your community.



Applying For Medicaid

Ready to apply? Great! Fair warning: You have some work ahead of you.

The signup process has three basic parts:

1. Fill out the application
2. Provide info about yourself, your residence and your income
3. Choose a health insurance plan

Part 1 is lengthy, but it's straightforward. In paper form, the application is about 30 pages long.

When it comes to part 2, be prepared to have documents and information ready.

Checking Your Eligibility

You will need papers like your driver's license, pay stubs or other proof of income (if they're available), and other forms of identification. Don't worry if it seems like a lot. The state needs these things to verify where you live, your age, your income and how many people live in your household.

Some of the rules for Medicaid have to do with immigration status. So the state will ask for papers to understand your status. You have to be a U.S. citizen, a U.S. national, a qualified immigrant or an immigrant with a legally present status in the state of Rhode Island to be eligible for the program.

It's a lot of work. But the goal is to make sure you get the right options for you. The state will review your information and get in touch with you about the next steps. The process may take a few weeks.

Be on the lookout for a letter from the Department of Human Services (DHS). **Read the letter right away!** DHS will let you know if you are approved or denied for Medicaid. DHS also may ask you for more information before they approve or deny your application.

If you're denied, that means the state has decided you don't qualify for Medicaid benefits or information was missing in your application. Read the letter carefully and call the number on the letter if you have questions. If you are denied Medicaid benefits, you have options. You may qualify for a tax credit or cost-sharing reduction. Use the HealthSource RI [Plan Comparison and Savings Tool](#) to find out.

If you ever have any questions, just call **855-697-4347**.

Choose a Health Plan

Once the state says you're eligible for Medicaid, it's time to choose a health insurance plan. Follow the instructions in the eligibility notification you get in the mail.

Heads up: This part is important. If you don't choose a health plan, the state will choose one for you. So look into what each health plan offers and think about what kind of services and access you need. It's worth the homework!



Around 87% of eligible Rhode Islanders proactively choose a health plan every month.

In Rhode Island, all health insurance plans offer the same level of Medicaid benefits. That means all health plans offer the same covered services.

However, health plans are different from one another in a few important ways:

Provider network

Each health plan has its own provider network. A network is the group of doctors, hospitals and other providers that have a contract with the health plan. In other words, your health plan has you covered if you see these providers.

Make sure a health plan covers your doctors and health care providers before you sign up. You can search for a provider using a health plan's provider directory online or by calling the health plan's customer service number.



Medications

Each health plan has its own formulary. The formulary is the list of medications covered under the plan.

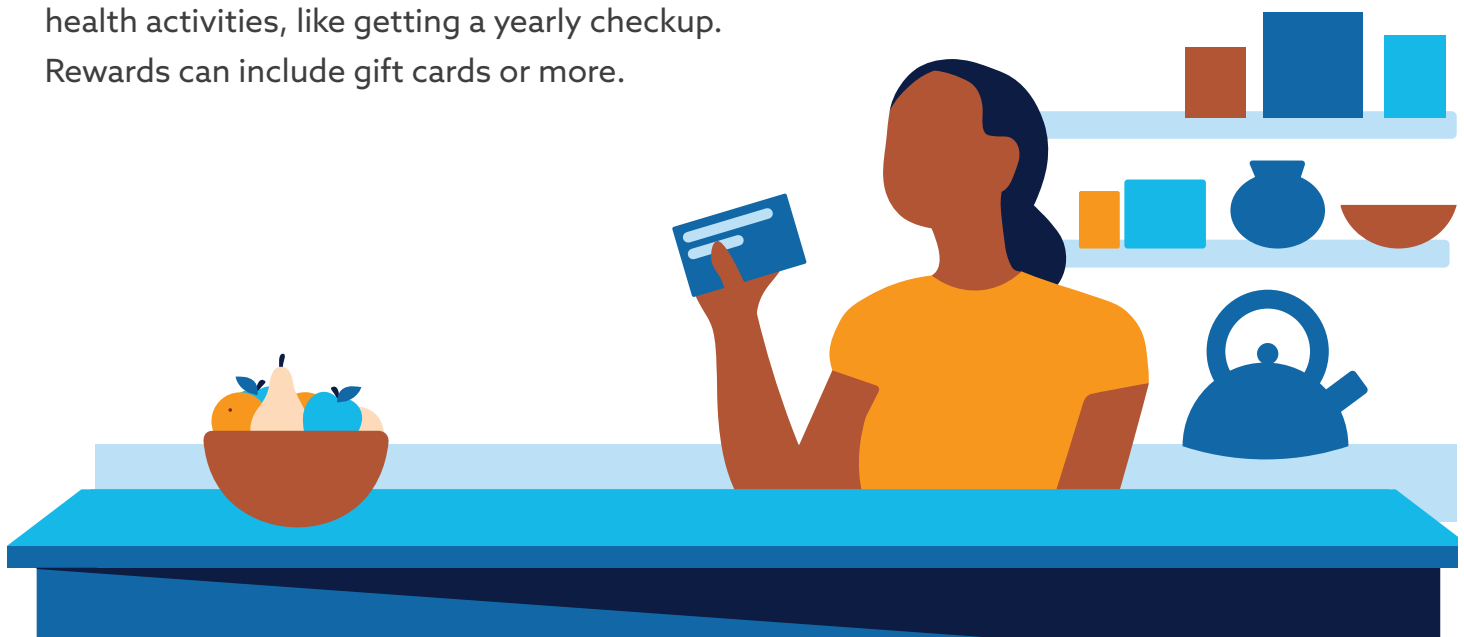
Find out whether a health plan covers the medications you take before you sign up. You can search for medications online on a health plan's formulary or by calling the health plan's customer service number.

Health and wellness programs

Health plans may have special programs for members who are pregnant, dealing with complex issues or dealing with chronic conditions, like asthma or diabetes. Visit a health plan's website to learn about its programs to help you get and stay healthy.

Discounts and extra perks

Health plans may offer rewards for members who do certain simple health activities, like getting a yearly checkup. Rewards can include gift cards or more.



How To Get The Most From Your Coverage

So you're newly enrolled in a Medicaid health plan. Congratulations!

Wondering what's next? You're in the right place. Here we'll offer a few tips about getting the most from your health care coverage.

Your Health Care

Just like any other health insurance, your Medicaid coverage lets you take care of your health proactively and see a doctor yearly, even when you're healthy. It's simple, but it's the most important place to start.

Have you had a routine checkup this year? If not, reach out to your primary care provider (PCP) and schedule one. Yearly checkups and other preventive services are available at **no cost**. Seeing your providers for screenings and patient counseling can help prevent health problems before they start.

Stay in touch with your PCP. And keep them in the know about your health. You can contact your PCP's office 24 hours a day, seven days a week.

You can always ask questions. Provider offices have a staff member on call who can help you.

Your PCP also works closely with other in-network doctors to point you to the right specialists at the right time. Before you seek care from a specialist, talk to your PCP.



What Kind of Care Should I Get?

It all depends on what you need. The most important thing is to take action right away.

- If you have a health question and it's not urgent, just contact your PCP. Your provider can give you advice and help you decide what to do next.
- If you're in an urgent situation that isn't an emergency, call your PCP or behavioral health provider.
- If you're dealing with an emergency, call 911 right away.

How To Keep Your Coverage

The state of Rhode Island knows that life circumstances change. That's why they make sure Medicaid benefits keep going to people who qualify.

Let's look at keeping your info up-to-date and keeping the state in the know about you and your eligibility.

Get in Touch

If you only learn one thing here, it should be this: Make sure you have a current mailing address on file with the Department of Human Services (DHS). DHS may try to get in touch. If you've moved since you enrolled, it's time to call DHS.

There are many kinds of life changes that you should share with DHS. We've listed them below. If any of these apply to you, reach out to DHS right away:

- Your name changes
- You move
- You get pregnant, adopt a child or the size of your household changes
- Your income changes
- You get other health insurance
- Your employment changes

Learn more about life changes and health insurance at [HealthSourceRI.com](https://www.healthsourceri.com).



Renewing Your Coverage

Once a year, the state of Rhode Island will contact you to make sure you are still eligible for Medicaid. Be on the lookout! And expect to get a notice in the mail from DHS. Be sure to read the notice carefully and respond promptly. If you have any questions about your notice, please contact HealthSource RI or DHS.

Can I Change My Health Plan?

At least once a year, Rhode Island will have an open enrollment period for existing Medicaid members. This is a time when you can change from your current health insurance plan to a new one.

However, if you are a newly eligible member, you can enroll at any time. Once you select a plan or the state assigns you to a plan, you have up to 90 days to choose a new health plan.

HealthSource RI holds special enrollment events year-round all over Rhode Island. You can get help signing up for coverage in-person. Visit HealthSource RI online to learn more about these events: HealthSourceRI.com

