



## Key Questions: Highlighting information about cost share for enrolling in Family Care or IRIS (Include, Respect, I Self-Direct)

### What is cost share?

Some people who enroll in Medicaid programs like Family Care and IRIS may have to pay for part of the cost of services. This is called a cost share.

### When is cost share paid?

If you have a cost share, you will pay a full month's cost share beginning with the month in which you enroll in Family Care or IRIS.

### How is the cost share amount calculated?

Your cost share amount is based on several factors including your gross income, marital status, living arrangement and other allowable Medicaid credits. The Income Maintenance office will determine the amount of your cost share. The Aging and Disability Resource Center will indicate the estimated amount of your cost share prior to your enrollment.

### Does where I live affect the calculation?

Yes, people who live in a Community Based Residential Facility, Adult Family Home or Residential Care Apartment Complex, may use some of their housing costs/expenses to reduce the amount of their cost share.

Individuals who live in their home, whether they own or rent may also have living expenses that factor into the cost share amount. These expenses include rent or mortgage, renter's or homeowner's insurance, property tax and utility costs for heat, water, sewer and electricity.

Individuals who are currently in a medical facility, and have a house or an apartment may receive credit for the cost of maintaining the home if their doctor certifies they are likely to return to the home within six months and their spouse is not living in the home.

### What is a personal needs allowance?

Each person is allowed to keep some income for personal use. This is called a personal needs allowance. The Aging and Disability Resource Center can help you learn the amount of your personal needs allowance.

### Who receives the cost share payment?

People who enroll in Family Care send cost share payments directly to the managed care organization (MCO) that they enroll in. People who are enrolled in IRIS, send the cost share to their IRIS fiscal employer agent (FEA).



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## **What happens to cost share when a person changes programs or MCO, or IRIS consultant agency during the same month?**

People can choose to change programs or disenroll from managed care or the IRIS program at any time. If a person makes a cost share payment to their current program and then chooses to switch to a different program or a new MCO or IRIS consultant agency during that month, no additional payment is needed. A cost share can only be collected once per month.

