



# Family Planning Limited Benefit Plan FAQ

*Frequently Asked Questions for Limited Family Planning Services*

*September 2022*

Starting July 1, 2022, a new Medical Assistance (MA) program was created in the Colorado Benefits Management System (CBMS) for limited Family Planning Services.

## What is Family Planning Limited Benefit Plan?

The Family Planning Limited Benefits plan covers family planning and family planning-related services for eligible individuals who don't qualify for full Medicaid coverage due to their income. Family planning includes medically necessary services that are intended to delay, prevent or plan for a pregnancy. Family planning services include different kinds of birth control, such as oral, implanted, or permanent contraceptives, and office visits to discuss a member's family planning options. Family planning-related services are screenings, testing, and/or treatment services provided under a family planning visit, including STI testing and treatment, cervical cancer prevention, and other preventative health care services.

## Who is eligible for Family Planning Limited Benefit Plan?

Applicants who complete a Medical Assistance (MA) application and meet all the eligibility criteria yet are found ineligible for an MA eligibility category that provides full coverage. Family Planning Limited Benefit Plan is for individuals of any age or gender, who are not pregnant or incarcerated. The income limit for this program has been expanded up to 260% of the Federal Poverty Level (FPL).

## How does someone apply for Family Planning Limited Benefit Plan?

Family Planning Limited Benefit Plan is an opt-out program. If the member does not opt-out, they will automatically be evaluated for eligibility. The following question was added to the paper and PEAK application:

**PAPER:** *Does this person want to apply for Family Planning Benefits? Family planning provides health care and counseling for preventing, delaying, or planning a pregnancy.*

**PEAK:** *Does this person want to apply for Family Planning Benefits?*



To NOT be considered for this benefit, the member must answer NO. If a member answers YES, or leaves the question BLANK, they will be evaluated for Family Planning Limited Benefit Plan.

Members may be evaluated for this benefit during renewal. However, during the Public Health Emergency (PHE), members are remaining in higher benefit categories and will not roll down to Family Planning Limited Benefit Plan.

## Why do we give members the option to opt-out vs. opt-in?

Federal guidance for Family Planning Limited Benefit Plan requires that individuals be given the option, at application, to opt-out of consideration for the family planning limited benefit Plan category. All applicants will automatically be opted-in to this program unless they have requested to opt-out.

## Can a member opt-out of receiving the Family Planning Limited Benefit Plan?

Yes, members can opt-out of receiving Family Planning Limited Benefit Plan by selecting “No” to the question on the application that says, “Does this person want to apply for Family Planning Benefit Plan?”.

## How does a member opt-out of the Family Planning Limited Benefit Plan after they have been enrolled?

Members can request to opt-out of the Family Planning Limited Benefit Plan at any time by:

- Logging into their PEAK account at [Colorado PEAK](#), or
- Contacting their county Department of Human Services to make a verbal request, or
- Send a written request to their county Department of Human Services

## Does Family Planning Limited Benefit Plan offer retroactive coverage?

Yes, only if the member requests retro coverage. Retroactive coverage may be granted during the three months preceding the date of application, if eligible. For Family Planning Limited Benefit Plan services, retro coverage is only available to start from July 1, 2022, forward. Members in this benefit cannot receive coverage for family planning or family planning-related services before July 1, 2022.

## Why are children and elderly adults enrolled in this program and didn't ask for these services?

The bill requirements for the Family Planning Limited Benefit Plan services specified that there be no restrictions on any age or gender. Therefore, any age can become eligible for



this category. If a member has applied for Medical Assistance, they will first be evaluated for a Medical Assistance category that provides full coverage. If they do not meet the requirements for full coverage, then Family Planning Limited Benefits will be offered unless the member specifically states on their application that they do not want to apply for Family Planning Benefits.

### **Is Family Planning Limited Benefit Plan available for males as well?**

Yes, the Family Planning Limited Benefit Plan has no restrictions on gender.

### **Is there an age guideline for Family Planning Limited Benefit Plan?**

No, the Family Planning Limited Benefit Plan has no restrictions on age.

### **Is it correct for babies under one year old to be enrolled in Family Planning Limited Benefit Plan?**

Children born to Health First Colorado or CHP+ eligible mothers and under a year old are eligible to receive Medicaid or CHP+ Needy Newborn coverage which is guaranteed from birth until he/she turns a year old. If you see newborn members being incorrectly enrolled, please open a help desk ticket on the case to determine where the errors (if any) are. If the baby was not born to a mother receiving Health First Colorado or CHP+ coverage, then enrollment in family planning services may be correct. Children over the MAGI Child income thresholds of 142% of the FPL but under the 260%, FPL may not qualify for CHP+ due to other insurance. Therefore, children may be placed in the Family Planning limited services category.

### **Why weren't the members enrolled in another program versus just the Family Planning Limited Benefit Plan?**

For this program to be offered to applicants, the applicant cannot be eligible for a Medical Assistance category that provides full coverage. When members run through the eligibility hierarchy, members' eligibility is evaluated for any other categories before enrolling them into this category.

### **Can members have other insurance and Family Planning Limited Benefit Plan?**

Yes, if members have other insurance, Family Planning Limited Benefit Plan will become the secondary or payer of last resort. Members do not need to opt-out of Family Planning Services to enroll in other health insurance.

### **How do members who have Family Planning Limited Benefit Plan qualify for and enroll in other health insurance?**



Family Planning Limited Benefit Plan eligible members will have their details sent to Connect for Health Colorado so they can start to shop for other insurance.

Members can apply for coverage and financial help through Connect for Health Colorado in several ways, such as online, with a local certified expert, by phone, by post mail, or by fax. For more information on how you can direct members to shop for coverage, visit

- [How can I apply for coverage and financial help through the Marketplace? • Connect for Health Colorado](#)

## Do members need to opt-out of the Family Planning Limited Benefit Plan to be evaluated for other Medical Assistance categories?

Because the Family Planning Limited Benefit Plan category is near the end of the medical assistance hierarchy, the applicant or member has already been evaluated for other categories before determining that they meet this criterion.

If a member decides to opt-out of their Family Planning Services, they will be re-evaluated to determine if they meet eligibility requirements for all other categories. If the member is found not eligible for any other medical assistance category, the member will receive a denial due to not meeting the eligibility criteria for other programs.

## Will Family Planning Limited Benefit Plan members receive a renewal?

Yes, just like any other MA program, they will still receive a renewal.

## Why is the household size bigger for members who are covered by Family Planning Limited Benefit Plan?

Federal and legislative guidance tells us that we need to count each applicant who is being considered for the Family Planning Limited Benefit Plan as a household of two. Other household members who are not being considered- for Family Planning Limited Benefit Plan will be counted as one in addition to any other household members.

## Can members be pregnant and eligible for Family Planning Limited Benefit Plan?

No, the Family Planning Limited Benefit plan is for individuals who are *not* pregnant. If the member becomes pregnant, members need to report their pregnancy. When their pregnancy details are updated in CBMS, the member should then be re-evaluated into the correct eligibility program based on their change in circumstances.



## Is Presumptive Eligibility (PE) available for Family Planning Limited Benefit Plan?

Yes, applicants can apply for and receive PE for Family Planning. Applicants cannot receive Family Planning limited Benefit Plan PE more than once every 12 months.

## Can Family Planning Limited Benefit Plan members receive the Medicare Savings Program as secondary?

Yes, Members eligible for Family Planning Limited Benefit Plan may also qualify for the Medicare Savings Program as a secondary eligibility category. Medicare-eligible members who qualify for the Medicare Savings Program (MSP) with QMB or SLMB category will see the Family Planning Limited Benefits as a primary benefit.

## Why am I not seeing eligible members enrolled in the MSP QMB or SLMB programs when receiving Family Planning Limited Benefit Plan as a primary category?

Members must still meet all eligibility criteria, such as income and resources, to receive MSP as a secondary. Check to see if an AIRP packet is being sent out and if it has been returned. If members should be eligible and not enrolling, then a Help Desk ticket must be opened on the case.

## Should members remain locked into MSP QMB and SLMB instead of receiving the Family Planning Limited Benefit Plan during the Public Health Emergency (PHE)?

Yes, members who complete a renewal during the PHE and were previously on QMB/SLMB remain locked into QMB/SLMB due to COVID logic even if they meet eligibility criteria for Family Planning services. Members will remain on QMB/SLMB since it is considered a higher benefits category during the PHE *only*.

If members request Family Planning Limited Benefit Plan and meet all eligibility criteria for QMB/SLMB, please open a help desk ticket and request for Family Planning services to be added to the case through a MA override. In your ticket, be sure to advise that the member is locked into QMB/SLMB as primary due to the PHE and wants to have Family Planning services added to the case as primary and QMB/SLMB as secondary. The help desk will create an MA override to add Family Planning Services as primary and QMB/SLMB as secondary. Please update case comments to reflect that members have requested Family Planning as a primary benefit.

## Why are members locked into Family Planning Limited Benefit Plan during the PHE, even if they opt-out?



Opting out of any medical assistance services is not an exception to removing benefits from a member. Members will remain covered unless they have requested that they are no longer seeking assistance, also known as a voluntary termination.

## Why does the applicant's household size look bigger when not all members are passing for Family Planning Limited Benefit Plan services?

Only during the PHE, members may be locked into other categories even though they are over income for that specific category. But because that member would have been eligible for Family Planning Limited Benefit Plan even though they are passing for another category, they will still count as a household of two. Other household members who are not being considered- for Family Planning Limited Benefits will be counted as one in addition to any other household members.

For example, a family of three received their renewal, and the mom is locked into MAGI Adult, the child is locked into CHP+, and the father is passing for Family Planning Limited Benefit Plan. The household income is \$7000.00 a month. The household size is calculated as a family of 6 because the mom is over income MAGI Adult and child is over income for CHP+, and they would normally be assessed and determined eligible for Family Planning Limited Benefit Plan services just like the father; however, because of the PHE locking them into the higher benefit categories, they remain in MAGI Adult and CHP+.

Normally, **outside of the PHE**, “if” mom was eligible for MAGI adult and child was eligible for CHP+ eligible, the father would be over income for Family Planning services because the household would be a family of 4 (because only the dad counts as 2).

## During the PHE, why am I seeing members eligible for Family Planning Limited Benefit Plan as primary with the EMS=C indicator?

Members may also qualify for Family Planning Limited Benefit Plan and meet the requirements for the COVID-19-only Medicaid eligibility category for uninsured individuals. Individuals who meet both the COVID-19 only and Family Planning eligibility requirements will have the Family Planning Limited Benefit Plan as primary with the EMS=C indicator. The COVID-19-only category is only available during PHE. Members eligible for both services will no longer qualify for the COVID-19-only services at the end of the PHE.

## Are there any resources I can use that will help me learn about Family Planning Limited Benefit Plan?

Yes, a policy memo can be found on the HCPF website under the “memo series” and CBMS training held in June 2022.



- [LMS COLearn](#)
  - Training Materials: CBMS June Build 2022 Webinar Q&A
- [Memo Series](#)
- [Member New/Updates](#)

## For more information contact

[hcpf\\_maternalchildhealth@state.co.us](mailto:hcpf_maternalchildhealth@state.co.us)

