

## CO-PAYMENT FREQUENTLY ASKED QUESTIONS

Questions	Answers
<b>What is a co-pay?</b>	A co-pay is a form of cost-sharing for health care. This means that each time you go to one of your health care providers, you might have to pay a portion of the bill. You will have to pay the co-pay the day of the appointment.
<b>How much is the co-pay?</b>	The co-pay amount will start at \$3.65 for each appointment and be adjusted once every year. There will be a limit to the amount you will have to pay in co-pays each month.
<b>Why is Medicaid starting to require co-pays?</b>	The 2011 Legislature, through House Bill 260, has directed Idaho Medicaid to start requiring participants to share in the cost of their health coverage by using co-pays.
<b>Who do I pay the co-pay to?</b>	You will pay the co-pay directly to your medical provider the day of your appointment. Medicaid will pay the rest of the cost of the services for your visit to the provider.
<b>What happens if I don't have the money to pay the co-pay?</b>	It will be up to the provider. The provider can choose to waive the co-pay, bill you for it, or refuse to provide services until the co-pay is paid.
<b>What services will I have to pay a co-pay for?</b>	<p>Beginning November 1, 2011, you'll have to pay a co-pay for:</p> <ul style="list-style-type: none"> <li>• An office visit to a podiatrist</li> <li>• Chiropractic care</li> <li>• An office visit to an optometrist</li> </ul> <p>Beginning January 1, 2012, you'll also have to pay a co-pay for:</p> <ul style="list-style-type: none"> <li>• Physical therapy</li> <li>• Occupational therapy</li> <li>• Speech therapy</li> <li>• All doctor's office visits, unless the visit is for preventive care or family planning</li> </ul>

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<p><b>If my child goes to multiple therapy appointments will I have to pay a co-pay for every visit?</b></p>	<p>Yes, but there is a limit on the total amount of cost-sharing you have to pay each month. The limit is 5% of your family's income. This limit includes both co-pays and any premiums you pay for coverage.</p> <p><b>Example:</b> If your family's income is \$1,000 a month, you will only have to pay up to \$50 a month in premiums and co-pays (5% of \$1000). If you have two children and pay a \$15 a month premium for each child (\$30 total), then you won't have to pay more than \$20 for co-pays each month.</p>
<p><b>What happens if the provider insists on charging a co-pay but I've already paid my monthly co-pay limit?</b></p>	<p>If you think you have gone over your co-pay limit and the provider still insists you pay the co-pay for that visit, go ahead and pay it. Then call Medicaid at 1 (877) 200-5441, to get your situation resolved. It's very important that you save the receipt for each co-pay you make in order to resolve this type of situation. If you're charged a co-pay when you shouldn't have been charged, either Medicaid or the provider will reimburse you.</p>
<p><b>Do all Medicaid participants have to pay co-pays?</b></p>	<p>No. Adults with family income below 100% of the <a href="#">federal poverty guidelines</a> don't have to pay co-pays. Children with a family income below 133% of the FPG, pregnant women, and Native Americans also don't have to pay co-pays.</p>
<p><b>I have Medicare, do I still have to pay a co-pay?</b></p>	<p>No. Participants who have Medicare or some other form of health insurance that pays before Medicaid does, don't have to make co-pays.</p>
<p><b>I already pay co-pays for my long-term care services. Do I have to pay more co-pays now?</b></p>	<p>No. Participants receiving long-term care services don't have to make additional co-pays.</p>
<p><b>How will the provider know if I don't have to pay a co-pay?</b></p>	<p>Be sure to take your Medicaid card each time you receive services. The provider uses the card to check your Medicaid eligibility and to see if you need to make a co-pay</p>