# Accessing Healthcare: Resources for Survivors

## Use Safe at Home to conceal the survivor's home address

Safe at Home provides a mail-forwarding service and a substitute mailing address to allow survivors to keep their real home address protected. Applications must be submitted with the help of an Application Assistant. Please call the Safe at Home program at 866.509.1409 for more information.

### Safe at Home for Medicaid participants:

- The Family Support Division (FSD) will accept the designated Safe at Home address as the participant's address on Medicaid applications.
- Online Medicaid applications must include the Safe at Home "High Street" address and include the participant's 6-digit Safe at Home ID number.
- Safe at Home participants are automatically placed into FSD's "protected caseload"[1] to protect against the unauthorized access or release of this information.

## Opt out of seeking medical support for children receiving Medicaid

When a child is approved for Medicaid, but only lives with one parent, FSD will request information about the *other* parent by mailing a form (Form CS-201). The parent in the home with the child must cooperate with the request by completing and returning the CS-201 form. This information will be used to establish and enforce a child support order (if receiving TANF) or a medical support order (if receiving Medicaid) against the other parent.

**A survivor can refuse to complete the CS-201** and claim "good cause" for not cooperating if they believe cooperation would result in:

- Serious physical or emotional harm to the child.
- Serious physical or emotional harm to the caretaker, such that it reduces their ability to adequately care for the child.
- Physical or emotional harm to the caretaker as a result of domestic violence.

## How to use Good Cause:

A survivor seeking to claim good cause should complete Form IM-2E and submit it to:

**Mail:** Family Support Division
P.O. Box 6790
Jefferson City, MO 65102

**Email:** FSD.CD.Documents@dss.mo.gov

**Fax:** 573.635.7545

Evidence supporting the claim is **due within 20 days** of submitting Form IM-2E. Evidence can include government documents; court, medical, criminal, child protective services, psychological, or law enforcement records; sworn statements from individuals who know about your situation; **or oral**

[1] FSD will also place anyone who reports as a victim of domestic violence into the protected case load.

**statements in the case of domestic violence** which can be given by calling the child support program at 800-859-7999.

## Know Your Marketplace SEP's (Special Enrollment Periods)

Health insurance plans purchased on the federal Marketplace are generally only available during annual Open Enrollment (November 1-January 15). However, some situations create a Special Enrollment Period (SEP), which allows enrollment into a plan at other times of the year, too:

## Domestic violence or spousal abandonment

Available for people currently enrolled in minimum essential coverage, which includes a Marketplace or employer-sponsored plan, who want to enroll in a plan separate from abuser (if domestic violence is present) or spouse (if spousal abandonment has occurred).

To apply for this SEP, call the Marketplace Call Center at 1-800-318-2596. No proof will be required. Once the SEP is granted, Marketplace enrollment is available for up to 60 days. Coverage will start the first day of the month following plan selection, once the first month's premium has been paid.

## Loss of minimum essential coverage

Available for people who lose their minimum essential coverage, which can include a Marketplace plan, employer-sponsored plan, Medicaid, or Children's Health Insurance Program (CHIP).

To apply for this SEP, submit a new Marketplace application or update an existing application. To ensure no gaps in coverage they must complete plan enrollment in the month before their current coverage ends. Marketplace coverage is available for up to *60 days before* the end of current minimum essential coverage.[2]

## Medicaid or CHIP loss due to Medicaid renewal

Available for people who lose their Medicaid or CHIP between March 31, 2023 and November 30, 2024.

To apply for this SEP, submit a new Marketplace application or update an existing application **between March 31, 2023 and November 30, 2024** and attest coverage was lost between the same time period. After the application is submitted or updated, Marketplace enrollment is available for up to 60 days. Coverage will start the first day of the month following plan selection, once the first month's premium has been paid.

[2] It is also available for 60 days after the loss of minimum essential coverage, but there will be a gap in coverage when used after current coverage ends.

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## Consider special Marketplace options

### Privacy protections

Marketplace consumers can elect to receive all notices electronically, rather than through the mail. People can choose a different address than where they currently reside. They can select "no home address" and enter a "mailing address" instead.

Marketplace plans look at the area the person lives in to determine what plans they can enroll in. To ensure they're getting the right plan choices, their mailing address should be located in the same area as their home address. This means using the Safe at Home address (described above) may not work.

### Hardship exemptions

A hardship exemption allows people aged 30 and over who have faced a hardship to enroll in a catastrophic health plan. (People under 30 do not require a hardship to enroll in a catastrophic health plan.) Domestic violence qualifies as a hardship.

To apply, submit an exemption application. If claiming domestic violence as a hardship, no supporting documentation is required.

Catastrophic health plans offer lower-priced coverage that mainly protects from high medical costs if people get seriously injured. Marketplace plans with advanced premium tax credits and cost-sharing reductions will often be a better plan and value for accessing medical services.

### Premiums and tax credits

Assistance paying for Marketplace plan premiums is available to people experiencing domestic violence or spousal abandonment. To get assistance, they should report themselves *as not married* on their Marketplace application, *even if they still are*. They will not face any penalty for representing themselves as single. They should not include any of the abuser's income as part of the household.

Some people experiencing domestic violence or spousal abandonment can also get the premium tax credit when they file their taxes. They should file IRS Form 8962 with their taxes if they have Marketplace coverage and are living apart from their abusive or absent spouse at the time they file taxes.

## Consider an SEP for Employer-Sponsored Health Insurance

Employees who have employer-sponsored health insurance may qualify for a 60-day special enrollment period after Medicaid or CHIP loss. The employee should contact their Human Resources department, employee benefits administrator, or union to learn if they qualify for this SEP.

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