How does MO HealthNet (Missouri Medicaid) work?

Follow the basic steps of how to use MO HealthNet. Turn this page over to learn about the **highlighted words**.

1 Apply for **MO HealthNet** through the **Family Support Division (FSD)** online at **myDSS.mo.gov**, by phone, or in person. You may need to send papers, such as a paycheck to show proof of income.

2 FSD checks your application and papers to see if you qualify for any MO HealthNet. If they need more papers or information, they'll contact you.

3 FSD mails a letter that says if you're approved for coverage or not. If approved, the letter shows:

- What MO HealthNet program you're enrolled in
- If you need to pay a **premium**

4 Watch for your MO HealthNet ID card in the mail. It has your MO HealthNet ID number (also known as your "DCN") and a phone number to call if you have questions. If you have a **Managed Care plan**, you also get a Managed Care plan ID card and will choose a primary care doctor to be listed on the card.

5 Visit your doctor and give them your insurance cards when you're sick or need **preventive care**.

6 Report any important changes to FSD at **myDSS.mo.gov**, such as a new address or phone number, change in income, marriage, or new baby.

7 Complete your **Annual Renewal** every year, around the month when your coverage started. FSD will notify you when your annual renewal is coming, so make sure to keep your mailing address updated. If you don't complete your Annual Renewal, you will lose coverage.

MO HealthNet words to know

Annual Renewal: A yearly process that requires FSD to see if you still qualify for MO HealthNet coverage. They will mail a letter to you which shows either:

- If you need to send them information (such as your current income) by a certain date
- If they already have enough information about you, so you don't need to do anything

Family Support Division (FSD): A division of the Missouri Department of Social Services (DSS). FSD reviews applications and other information to determine if Missourians are eligible for MO HealthNet and other public assistance programs.

MO HealthNet: Medicaid in Missouri, which pays for health care services for people with a low income or special needs. MO HealthNet has 2 main types of coverage:

- **Fee-for-Service coverage:** You can get services from any health care doctor or other provider who accepts MO HealthNet. People who are over 65 years old, blind, or disabled get this type of coverage.
- **Managed care health plans:** Missouri contracts with private health insurance companies to pay for and coordinate your care to help you stay healthy. The current MO HealthNet Managed care plans (MCOs) are Healthy Blue, Home State Health, and UnitedHealthcare Community Plan. Families, kids, pregnant people, and certain non-disabled adults between the age 19-64 get this type of coverage.

Premium: The cost you may need to pay to have MO HealthNet coverage, depending on which program you're in. It is usually paid monthly. The Children's Health Insurance Program (CHIP) often requires the payment of a monthly premium.

Preventive care: Routine health care that includes screenings, check-ups, and patient counseling to help prevent illnesses, disease, or other health problems. Preventive care is healthcare you get before you have a health problem.

Reporting a change: A process of telling FSD about changes in your life that could affect your coverage. You need to report things like changes in income, your household size (like a new baby), your address, or job status. Report a change within 10 days at myDSS.mo.gov, by phone, or in person.

Spend Down: If you have Spend Down, your monthly income is higher than the MO HealthNet for Aged, Blind, and Disabled (MHABD) program eligibility amount, so you need to "spend down" your income to qualify for coverage. To spend down, either:

- Pay the spend down amount as a premium payment to FSD, or
- Pay for your health care up to the spend down amount and submit the bills to FSD

Need more help?

Find free, virtual or in-person help from a trained assister near you.
Visit covermissouri.org or call 800-466-3213 to set up an appointment.