

How to Calculate a Monthly Premium Patient Liability (Cost Share for LTC, Institutional Type Facility)

INCOME

From Social Security: \$ 851
From Pension: \$ 200
Mary's total monthly income: \$1,051

PROTECTED INCOME

For Patient Liabilities, the amount of the member's monthly income that is "protected" (cannot be used toward medical costs) is \$62.

Total Protected Income Limit or PIL: \$62

Monthly Income – Protected Income = Monthly Patient Liability

\$ 1051 (monthly income)
- \$ 62 (protected income limit)
\$ 989 is Mary's monthly Patient Liability (**BEFORE** allowable expenses)

Allowable Expenses

Consumers may be able to reduce the amount they owe on their Patient Liability (monthly premium) by submitting "Allowable Expense" receipts to the KanCare Clearinghouse. These **allowable expenses** are **out-of-pocket medical costs (medically necessary) to the KanCare member**.

Allowable Expense:

- Medical expenses that Medicaid, Medicare and other health insurance does not cover. For ex: Health Insurance Premiums (including Medicare Premiums) or expenses prescribed by a physician that are not covered by insurance.

- **Contact your MCO or the KanCare Clearinghouse for guidance on what expenses are allowed to reduce the monthly costs of the patient liability. However, receipts must be submitted to the Clearinghouse (not to your MCO).**

- **Fax allowable expense receipts to the Clearinghouse: 1-844-264-6285 or 1-800-498-1255**

Monthly Income – Protected Income = Monthly Patient Liability

\$ 1051 (monthly income)
- \$ 62 (total protected income)
- \$ 200 (BCBS Insurance Premium = an allowable expense)
\$789 is Mary's monthly Patient Liability (**AFTER** allowable expenses)

How to Calculate a Monthly Premium Patient Liability (Cost Share for LTC, Institutional Type Facility)

INCOME

From Social Security:	\$	
From Pension:	\$	
Other Income:	\$	
KanCare member's total monthly income:		\$1,051

PROTECTED INCOME

For Patient Liabilities, the amount of the member's monthly income that is "protected" (cannot be used toward medical costs) is \$62.

Total Protected Income Limit or PIL: **\$62**

Monthly Income – Protected Income = Monthly Patient Liability

\$		(monthly income)
- \$ 62		(protected income limit)
\$		is the member's monthly Patient Liability (BEFORE allowable expenses)

Allowable Expenses

Consumers may be able to reduce the amount they owe on their Patient Liability (monthly premium) by submitting "Allowable Expense" receipts to the KanCare Clearinghouse. These **allowable expenses** are **out-of-pocket medical costs (medically necessary) to the KanCare member.**

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Monthly Income – Protected Income = Monthly Patient Liability

\$		(monthly income)
- \$ 62		(total protected income)
- \$		(member's total allowable expenses)
\$		is the member's monthly Patient Liability (AFTER allowable expenses)