

Louisiana Department of Health and Hospitals

Facts about Family Opportunity Act Medicaid

What is Family Opportunity Act Medicaid?

Family Opportunity Act Medicaid provides health coverage to uninsured or underinsured children with disabilities in families with too much income to qualify for regular Medicaid or LaCHIP. Currently, the LaCHIP and Medicaid programs offer coverage for children in families with income up to 200 percent of the Federal Poverty Level. Family Opportunity Act Medicaid opens coverage up to children with disabilities in families with a higher income range, allowing families up to 300 percent of the gross federal poverty level to buy in to the Medicaid Program.

When did the program begin?

The program began on October 1, 2007 and applications are now being accepted.

What services are available through Family Opportunity Act Medicaid?

Enrollees receive the full range of services covered by Louisiana Medicaid. This includes hearing, vision and dental services; medical equipment; medical transportation; occupational, physical and speech therapy; prescription drugs; rehabilitation services; hospital and primary care physician visits; and much more.

Who qualifies for services?

- Children through age 12 (born on or after 10/1/95)
- Must have a physical or mental condition(s) that meets the federal definition for childhood disability. The Medicaid Medical Eligibility Determination Team (MEDT) will review clinical information and make a decision.
- Total income for child, parents and siblings under age 19 must be equal to or less than 300 percent of the gross federal poverty level for the family size.

Can a child have other health insurance and receive benefits from Family Opportunity Act Medicaid?

Yes. The other health insurance will be used first, and Medicaid will be the secondary payer. If a family is offered employer-sponsored insurance, they must take it when the coverage is under a group health plan and the employer contributes at least 50 percent of the total annual premium.

What is the premium cost?

Premiums depend on whether a child is uninsured or has health insurance for which the household pays a premium.

- Uninsured - \$35 monthly premium
- Other Health Insurance - \$15 monthly premium

Is there a waiting period to begin receiving services?

No. For Family Opportunity Act Medicaid coverage there is no waiting period.

What are the income limits?

Families can have a gross (not take home) income of up to 300 percent of FPL. The chart below shows the maximum monthly income to qualify for Family Opportunity Act Medicaid.

Number in Family	1	2	3	4	5	6	7	8
Gross Monthly Income	\$2,553	\$3,423	\$4,293	\$5,163	\$6,033	\$6,903	\$7,773	\$8,688

How do I apply?

Application forms are available online at www.medicaid.dhh.louisiana.gov, by calling the Medicaid office at #1-888-342-6207 or through parish Medicaid offices and local Medicaid Application Centers.

Questions? Call Louisiana Medicaid Customer Service at #1-888-342-6207. The call is free.