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# Eligibility Changes to Missouri Rx (MORx)



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## What is MORx?

Missouri's State Pharmacy Assistance Program. MORx provides prescription drug assistance to Missourians in need by coordinating benefits with Medicare's (Part D) Prescription Drug Program.

## What are the changes?

Starting July 1, 2017, individuals with only Medicare are no longer eligible for this program. If you only have Medicare, the last day to receive help with prescription drug costs from the MORx program is June 30, 2017. Your Medicare Part D plan will continue to cover prescription drugs without help from MORx.

### **Are you still eligible?**

Members who are eligible for both Medicare and Medicaid are still eligible for MORx. These people are sometimes called “dual eligible” or just “duals.” If you are enrolled in Medicare there are 3 ways to meet this requirement:

- Enrolled in straight Medicaid (MO HealthNet), which includes participation in the Ticket to work program as long as you pay the premium, and participation in the Home and Community Based Services Program which provides in-home health services; or
- Eligible for MO HealthNet spenddown program and can meet your spenddown at least once; or
- Enrolled in a Medicare savings program (QMB, SLMB1, or SLMB2).

If you are enrolled in one of these programs, you are still eligible for MORx benefits and will be automatically enrolled in the program.

### **What is Spenddown?**

Seniors and people with disabilities, whose incomes exceed the income limit, may qualify for Medicaid if they “spend down” their income to the income limit. The income limit is \$855 for an individual and \$1151 for a married couple. If you are eligible for Medicaid Spenddown, you will get monthly notices from FSD telling you how much your spenddown is.

To meet your spenddown, you can pay the amount listed on the monthly notice. You make this payment directly to Family Support Division, following the directions on the monthly notice. You can also send paid and unpaid medical bills to Family Support Division, showing you have incurred medical expenses equal your spenddown amount. If you choose to meet your spenddown using medical bills, you are responsible for paying the portion of the bills that equals your spenddown amount. If your spenddown is \$50 and the bill is \$100, you are responsible for the first \$50 to your medical provider.

## **How can this help me?**

If you are eligible for Medicaid spenddown and can meet your spenddown one time between January 1 and June 31, you are eligible for MORx for the remainder of the year. If you meet your spenddown one month between July 1 and December 31, you are eligible for MORx for the entire next year.

## **What if I am no longer eligible? How can I afford my prescriptions?**

If you are not enrolled in MO HealthNet or eligible for a Medicare savings program, expect to pay more at the pharmacy. Ask your doctor if there is a generic drug that will work as well as your current name brand drugs.

If your income decreases and you think you may be eligible for MO HealthNet (Medicaid), call the Family Support Division at 1-855-373-4636.

## **Additional Help paying Medicare Premiums**

Apply for the Low Income Subsidy (LIS). This is a federal program associated with Medicare and it helps pay your Medicare drug plan's monthly premium, deductible and copayments. It works independently and alongside MORx and the income restrictions are higher. You may be eligible if you are an individual and your yearly income is less than \$15,315 and your total resources are less than \$11,710 or you are a married couple who makes less than \$20,535 and your total resources are less than \$23,410. If your annual income is higher than the limits, you may still qualify if you or your spouse supports other family members who live with you or if you or your spouse has earnings from work.

### **To apply for LIS:**

- Visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-633-4227
- Visit [www.socialsecurity.gov](http://www.socialsecurity.gov)

To apply by telephone, get a paper copy mailed to you, or make an appointment with your local Social Security office contact 1-800-772-1213

If you are dual eligible for Medicare and MO HealthNet you are automatically qualified for LIS

### **For additional information and Resources on MORx or LIS:**

- Visit <http://morx.mo.gov/> or call toll free 1-800-375-1406
- Visit the centers for Medicare and Medicaid Services at [www.CMS.gov](http://www.CMS.gov)

### **Did you lose coverage? We may be able to help.**

Legal Services of Eastern Missouri (LSEM) is an independent, non-profit organization that provides high quality civil legal assistance and equal access to justice for low-income people and the elderly in eastern Missouri. To assess whether we may be able to help, call LSEM's intake number at (314) 534-4200 or toll free at 1-800-444-0514 or apply online at [www.lsem.org](http://www.lsem.org).

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