

# Missouri Medicaid:

## How to Keep Your Coverage Under the New Rules

### Reconciliation Bill Changes – Missouri Patient Guide

All changes effective January 1, 2027 except where noted

#### Work & Activity Requirements



- Adults age 19–64 in Medicaid expansion must complete 80 hours/month of work or approved activities. Must report hours monthly to the state.
- Exemptions: people who are pregnant or disabled, caregivers for young children, and medically frail patients.
- Apply for exemptions as soon as you qualify—do not wait until you lose coverage.

#### Eligibility Redeterminations



- *Effective July 1, 2026*
- Medicaid eligibility will be checked every six months (or more often if records don't match).
- Keep contact info updated with MO HealthNet.
- Respond to all Family Support Division (FSD) letters right away.
- Submit proof of income and forms before the deadline to avoid termination.

#### Retroactive Coverage Shortened



- For most adults, Medicaid will cover only one month of past bills (two months for some groups).
- Apply as soon as you think you qualify—don't wait for bills to pile up.

#### New Co-Pays for Some Adults



- Adults with income 100–138% of the Federal Poverty Level may pay up to \$35 per service.
- Ask providers if a co-pay applies before your visit.

#### Start NOW to Avoid Coverage Loss



- Common causes of loss: missing work-report deadlines, ignoring renewal forms, outdated contact info, missing income documents.
- To prevent this:
  - Sign up for an online FSD account to track status.
  - Mark renewal/reporting dates on your calendar.
  - Keep proof of document submission (email confirmations or certified mail receipts).

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#### Special Considerations



- **Disability & Home and Community Based Services (HCBS):**
  - Waitlists may grow; reapply early for services.
- **Rural Patients:**
  - Effective by 2031 – Reduced provider funding could impact local hospitals; plan ahead for transportation if care is moved farther away.

#### Key Dates for Missouri Patients



- **Now – 2026:** Update contact info, prepare for more frequent checks
- **July 1, 2026:** 6-month eligibility redeterminations begin
- **Jan 1, 2027:** Work requirements, co-pays, and reduced retroactive coverage start; possible HCBS waitlist growth

#### Where to Get Help



- **Legal Aid of Western Missouri:** lawmo.org
- **Missouri Protection & Advocacy Services:** 1-800-392-8667
- **Cover Missouri Help Line:** 1-800-318-2596
- **Samuel U. Rodgers:** samrodgers.org | 816-889-4797
- **Swope Health:** swopehealth.org | 816-923-5800

#### Contact MO Health Net



- To apply for Medicaid, update important eligibility documents, report concerns, and more, you can contact MO Health Net directly by scanning the QR code or reaching out in the following ways:
  - Phone: 855-373-4636
  - Website: [mydss.mo.gov/mhd](https://mydss.mo.gov/mhd)

#### Visit Our Website



- For further questions about Medicaid or Medicare, visit our website by scanning the QR code or using the following URL:
  - [clayhealth.com/medicaid](https://clayhealth.com/medicaid)