



Iowa Health and Wellness Plan Frequently Asked Questions

What is the Iowa Health and Wellness Plan?

The Iowa Health and Wellness Plan program provides comprehensive health coverage at low or no cost to Iowans between the ages of 19 and 64. The Iowa Health and Wellness Plan refers to one plan that includes two separate eligibility groups. All Iowa Health and Wellness plan members are covered for the same types of health benefits. Eligibility is based on household income.

How do I start the application process?

There are many ways to get started. Pick the one that's most convenient for you.

- Online at <https://dhsservices.iowa.gov/>.
- Call the toll-free national number: 800-318-2596 (24/7)
- Call the toll-free Iowa Medicaid Department of Human Services (DHS) number: 855-889-7985 (M-F, 7-6)
- Visit your local DHS office (http://dhs.iowa.gov/dhs_office_locator)
- Download the paper DHS application (<http://dhs.iowa.gov/sites/default/files/470-5170.pdf>) and mail your signed application to:

Imaging Center 4
P.O. Box 2027
Cedar Rapids, IA 52406

What will you ask me on the application?

You will need to provide your Social Security number, proof of income, general health information, and current health coverage information.

What happens after I complete the application?

After you complete and submit the application, you will receive a letter from the Department of Human Services stating whether or not you have been approved for health coverage through Iowa Medicaid. If approved, you will receive information about your health coverage options. The information you provide in your application will help make sure you get all of the options available to you. It will also determine if you are eligible for financial help.

Can anyone sign up for these health plans?

To be eligible, you must be able to answer yes to these questions:

- Are you between the ages of 19 and 64?
- Is your income at or below 133 percent of the Federal Poverty Level (FPL)?
 - Approximately \$15,521 for an individual
 - Approximately \$20,921 for a family of two (or higher depending on family size)
- Are you a resident of Iowa?
- Are you a U.S. citizen?

What will it cost me to be in the Iowa Health and Wellness Plan program?

All Iowa Health and Wellness Plan members can receive free* or low cost healthcare if they choose to take specific steps to protect their health and complete what are known as Healthy Behaviors. To participate in the Healthy Behaviors program and avoid paying a monthly contribution after the first year of coverage, each year Iowa Health and Wellness Plan members must get a wellness exam or get a dental exam, and they must complete a Health Risk Assessment.

Members who do not complete their Healthy Behaviors every year may be required to pay a small monthly contribution of either \$5 or \$10 depending on their family income.

Members who do not complete their Healthy Behaviors and do not pay their monthly bill after 90 days, depending on their income, may be disenrolled from the Iowa Health and Wellness Plan.

- * There are very few, or no, out-of-pocket costs for the first year and very few costs after that. Depending on your family income, a small monthly premium might be required. There is an **\$8 co-pay for using the emergency room for non-emergency services.**

What about the Wellness Exam or the Dental Exam? Why visit a doctor or dentist if I am not sick?

An annual wellness exam or “physical” refers to a medical exam you receive from a health care provider that is aimed at preventing health problems before they occur. An annual dental wellness exam is a checkup from your dentist which aims to prevent dental problems before before they occur. In the physical exam, the health care provider will do things like check your pulse and blood pressure, listen to your lungs with a stethoscope, recommend preventive screening or take a blood sample to check your cholesterol. This is different from the type of exam you might get when you visit a health care provider because you are sick or hurt and have specific health problems that need to be addressed.

A routine physical exam keeps your provider updated about your health so you can get the care you need and gives you a chance to talk to your health care provider about any health concerns. Even if you do not feel sick, you should get a physical exam from your health care provider every year.

In a dental exam, your dentist will go over your dental health. You may receive a cleaning

or basic x-rays. It's important to maintain a healthy mouth. It's a key part of overall health. Remember, under the Iowa Health and Wellness Plan, you will not be charged for check-ups and preventive screenings.

Where can I learn more about Healthy Behaviors?

You can learn more about Healthy Behaviors on the Healthy Behaviors webpage at: <http://dhs.iowa.gov/IHAWP/healthy-behaviors>.

I am in the Iowa Health and Wellness Plan and am not able to pay my monthly contribution, what can I do so that I do not lose coverage?

If a member is unable to pay their contribution, they may check the hardship box on their monthly statement and return the payment coupon OR call the Iowa Medicaid Enterprise (IME) Member Services Unit at 1-800-338-8366 (M-F, 8-5).

IMPORTANT: Claiming financial hardship will apply to that current month's amount due only. Members will still be responsible for amounts due from past months. Members will also be responsible for amounts due in future months unless they claim hardship during those months. Any payment that is more than 90 days past due will be subject to recovery and, depending on their income, may be disenrolled.

Where can I find more information about the Iowa Health and Wellness Plan?

For more information about the Iowa Health and Wellness Plan go to <http://dhs.iowa.gov/IHAWP> and click on "Resources" in the left navigation.

What if I need more help?

DHS Application

For assistance with your DHS application you may contact the Iowa Department of Human Services:

- You can call the toll-free free Iowa Department of Human Services (DHS) number: 855-889-7985 (M-F, 7-6).
Or
- Visit your local DHS office (http://dhs.iowa.gov/dhs_office_locator)

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