

CMH Information Sheet: Steps to Meet Your Cost Share

Step 1: Look at the first paragraph of your denial letter to determine what date your child's case was denied. The denial date is **not** the mailing date of the denial letter.

Step 2: Count **back** twelve months from the date of your child's denial to determine the starting date of your cost share time frame. This is the date you can start documenting your family's paid medical expenses. Example: If your date of denial was, December 31, 2020 you would go back to December 31, 2019 to begin adding your family's paid medical expenses.

***If your cost share obligation is met in the twelve months prior to the denial date, your child's case will be reopened for the original effective date.**

Step 3: If you will not meet your cost share in the first twelve months, count **forward** twelve months from the date of your child's denial to determine the end date of your cost share time frame. Example: If your date of denial was December 31, 2020, you could continue adding paid medical expenses until December 31, 2021.

***The last payment that meets your cost share obligation is your child's new effective date.**

Step 4: Gather your family's non-reimbursable, paid medical expenses and list them on the Medical Expense Report in chronological order or create your own Excel spreadsheet.

Step 5: Gather receipts for paid medical expenses \$100 and over. Acceptable receipts include: copies of canceled checks, copy of credit card statements (block out account number) or a receipt or payment ledger from provider. Remember that Explanation of Benefits (EOB's) from your insurance company are not an acceptable proof of payment.

Things to Keep in Mind:

- ❖ Health insurance premiums were already deducted in the original financial determination. Therefore, they can not be counted toward your cost share.
- ❖ **List provider co-pays separately on the Medical Expense Report.**
- ❖ **List expenses in chronological order.**
- ❖ The effective date of BCMH is determined by the exact date the family meets their cost share obligation. The child will receive one year of BCMH coverage from their effective date.
- ❖ If the cost share is not met within the twenty-four month time frame (twelve months in the past and twelve months in the future from the date of denial), the cost share is voided and the family must re-apply.