1. Cub Care is ________ for children under the age of _____.

   CHIP and 19
   Ref: Part 5, Section 1

2. You do not need to make a NCP referral for DSER for children enrolled in Cub Care.

   True
   Ref: Part 5, Section 2

3. Belinda was enrolled in Cub Care when she lived with her father from February 2008 through January 2009. He paid only two months worth of premiums for her in that period, incurring the maximum penalty for non-payment. In early March 2009, Belinda moved in with her mom, stepdad, and stepsiblings currently enrolled in Cub Care coverage. Belinda can be added to the Cub Care AG effective:

   March 2009
   February – there is no retroactive coverage for Cub Care.
   March – the child is added effective the month the change occurred if reported timely, or month of the report if not. The penalty stays with the adult responsible for the premium payment.
   April – the child is added effective the month the change occurred if reported timely, or the month of the report if not.
   May – the penalty stays with the adult responsible for the premium payment, so Belinda will not be subject to the penalty period in her mother’s home.
   Ref: Part 5, Sections 2, 7, 8

4. Click and drag the statements to determine the sequence for Cub Care eligibility.

   Screen eligibility for Medicaid and Cub Care
   If not Medicaid eligible, assess private insurance coverage
   If Cub Care eligible, calculate the premium
   Ref: Part 5, Section 2

5. Dorothy’s parents have a gross averaged monthly income of $4286 for their family of five. Her father’s employer offers dependent coverage as a package. The cost for coverage for Dorothy, each of her siblings, and her mother would be $128.25 each monthly, for a total of $513. Her parents have dropped the dependent coverage and applied for Cub Care. Dorothy and her siblings are eligible.

   True
   Good cause may be granted if the employee’s share of coverage for the family is more than 10% of the family’s income ($4,286 is less than 200% FPL for 5)
   Ref: Part 5, Section 2
6. Cub Care budgets allow no deductions from income.
   False
   Ref: Part 5, Section 6

7. Florence can obtain insurance for herself and her children through her employer. She can be covered for no cost; however, the additional coverage for her family is $432 a month. Although this is less than 10% of her gross income, Florence cannot afford this as a single parent. The cost of the dependent coverage including the employer paid portion is $955 monthly. Florence applies for Cub Care after removing her children from the employer plan. Florence’s children are not eligible.
   True
   Good cause for Florence for dropping insurance based on cost can be granted if she pays 50% or more of the cost of employer-based health care for dependents.
   Ref: Part 5, Section 2

8. Cub Care premiums are lower for children who are covered by private insurance.
   False
   Ref: Part 5, Section 2

9. If a non-custodial parent drops health care coverage for a child without good cause, the child is subject to a three month waiting period before he/she can be eligible for Cub Care.
   False
   Ref: Part 5, Section 2

10. Sarah provides the primary residence for her son Zach. Zach’s father has medical insurance for him through his employer. Neither parent has dental coverage available. Sarah applies for MaineCare to cover Zach’s orthodontist services, but her income exceeds 150% FPL. Sarah can enroll Zach in Cub Care which will provide the same dental coverage as Medicaid.
    False
    Ref: Part 5, Section 2
11. Melody and Sam Jamison are not interested in medical coverage for themselves. Their daughter receives Cub Care. Their son moved back into this single child family during the enrollment period. Which of the following statements are correct?

A. Screen for community based Medicaid by checking for net income under 150%.
B. Adjust the premium based on a new budget for the new assistance unit size.
C. Offer Cub Care coverage for the additional child at double the current premium cost.
D. Additional children can only be added during "open enrollment" at the annual review.

A & C
Ref:  Part 5, Sections 7, 11

12. Cub Care enrollment period can be altered for what reason(s)?

A. Child will turn 19 during the 12-month coverage period.
B. Parent will become eligible for and enroll in full employer-based family health insurance.
C. Decrease in income allows fee free community Medicaid coverage.
D. Child enters the Maine Youth Center.
E. All of the above.

All of the above
Ref:  Part 5, Section 7