

December 2023 Community Workgroup Q&A

Medicaid

- I have a customer whose adult tax dependent child was found potentially eligible for Medicaid, even though the household's total income exceeds Medicaid thresholds. What can I do if I think a customer received an incorrect eligibility determination.
 - If you have concerns about a particular customer's eligibility, you can contact Pennie's dedicated assister/broker team who can review the customer's application.
 - Medicaid/CHIP eligibility rules are complex. The complexity of these rules means that while a person may be ineligible for Medicaid/CHIP under one rule, they may be eligible under different rules. Eligibility is determined independently for each member of the household. Therefore, it is possible for households to have different eligibility for each member of the household.

For example, for many adult tax dependent children, their Medicaid eligibility is based solely on their own income as if they are a household of one, regardless of the fact that they are a tax dependent of a larger household with total household income that exceeds Medicaid thresholds. In this case, since the child that was assessed as potentially eligible for Medicaid by Pennie was also found eligible by Medicaid, that would indicate Medicaid as the appropriate coverage for that individual. [Medicare](#)

- Can clients enrolled in Medicare also enroll in dental-only coverage through Pennie?
 - Yes, customers enrolled in Medicare can enroll in standalone dental plans through Pennie.
- If a Pennie customer is turning 65 in January but didn't enroll in Medicare, would the plan through Pennie provide coverage until they do elect Medicare?
 - Please see Pennie's [August 2023 Community Workgroup](#) for a detailed discussion on transitioning to Medicare.