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New Welfare Reform Study Finds W. Va. Medicaid Options Confusing

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Almost 60 percent of West Virginians enrolled in the state's two-year-old reduced-benefit Medicaid program are unsure whether they are enrolled in the basic or enhanced version of the program, according to a study by the Direct Action Welfare Group, a grassroots organization based in West Virginia.

In addition, 66 percent say they never received a letter from the state explaining how their benefits changed when the state replaced standard Medicaid with the new version two years ago.

Trimmed to Cut Deficit

In May 2006, the state trimmed its standard Medicaid plan to limit participants to four prescriptions per month and eliminate coverage of mental health; diabetes education; home health care; non-emergency medical transportation; vision, dental, and hearing services; and occupational, speech, and physical therapy.

The move was made under the auspices of the 2005 federal Deficit Reduction Act. West Virginia's new slimmed-down program was called Mountain Health Choices.

At that time, an "enhanced" plan was made available to a limited number of eligible Medicaid enrollees. The enhanced plan was gradually expanded until it became available statewide at the end of 2007.

Unclear Requirements

The enhanced plan, which offers many of the benefits and treatments available under the state's pre-2006 Medicaid program, requires enrollees to register with a "medical home," which is to be their primary care provider under the program, and to sign a "health improvement" plan.

According to the West Virginia Department of Health and Human Resources' "FAQ of Medicaid Redesign," the health improvement plan "is a plan which outlines mutually agreed upon steps the patient will take in the coming year to improve or maintain his or her health."

The plan includes a schedule of checkups, vaccinations, and health improvement classes the program participant is required to obtain or attend. Participants who fail to follow their health improvement plans are disenrolled from the enhanced plan and relegated to the basic plan.

High Enrollment

Mountain Health Choices is available to children whose parents make up to 150 percent of the federal poverty level—that is, up to \$26,400 for a family of three—and to adults whose incomes are at or below 35 percent of the federal

poverty level. According to the state's Department of Health and Human Resources, 16 percent of West Virginians are covered by the Medicaid program (half of whom are children), compared to 13 percent nationwide.

Participants in Mountain Health Choices are automatically enrolled into the basic plan unless they request the enhanced program and complete the requirements for enrollment within 90 days.

No Surprise

"Medicaid recipients, of which 79 percent are children, are simply defaulting into the basic plan because they do not fully understand the process to enroll in the enhanced plan," said the Direct Action Welfare Group in a release. "This limits a parent's ability to truly have a choice with regard to their family's health care."

Experts find the situation in West Virginia unsurprising.

"Most taxpayer-funded health insurance recipients are probably unaware of their coverage," said Devon Herrick, Ph.D., a senior fellow at the National Center for Policy Analysis.

"Because they can enroll after becoming ill, Medicaid-eligible people often don't even bother to do so until they are in need of care," Herrick noted.

Krystle Russin (krystle@purepolitics.com) writes from Texas.

For more information ...

"Mountain Health Choices Survey Report," Direct Action Welfare Group, August 2008:

<http://www.blog.wvdawg.org/wp-content/uploads/2008/08/mhcsurveyreportaug08.pdf>

"Mountain Health Choices: An Unhealthy Choice for West Virginians," FamiliesUSA, August 2008:

<http://www.familiesusa.org/assets/pdfs/state-plan-amendments/wv-mountain-health-choices.pdf>

"FAQ of West Virginia Medicaid Redesign," West Virginia Department of Health and Human Resources:

http://www.wvdhhr.org/bms/oAdministration/Medicaid_Redesign/redesign_FAQ.pdf

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