

MC+ for Kids Premium Group – Frequently Asked Questions

1. Will the premium amount ever change?

Yes, there may be times when the recipient's premium amount changes. If the recipient's income or family size changes, the MC+ premium amount may go up or down.

Every year in July the premium amounts are reviewed and the amount due from a recipient may change (up or down). The invoice received in July is for August coverage and may have a new amount due. It is important for the recipient to pay close attention to the amount listed on their invoice as the amount due, and pay the correct amount. If the payment the recipient sends is not enough, their case may close for 6 months.

2. Where should a recipient mail a premium payment for MC+ for Kids?

Division of Medical Services
P.O. Box 104178
Jefferson City, MO 65110-4178

The recipient must put their MC+ number (DCN number) on their check or money order. The recipient should mail the payment along with the invoice stub for the month they want to pay. If the recipient does not have the correct invoice stub to send they must write on the check or money order the month they are paying for coverage. **They are not to send an old invoice to pay for a current month.** This will cause the recipient's case to close. They must use the correct invoice or write a note on their check or money order.

3. Can the MC+ for Kids premium be paid over the telephone using a debit or credit card?

No, the Division of Medical Services is not set up to take payments over the telephone. The only way to make a payment is by mail or the recipient may use automatic withdrawal.

4. Where can a recipient call to see if their MC+ for Kids payment was received or if they have questions?

For questions about whether the recipient's payment was received the recipient should call the Premium Collections Unit toll free at 1-877-888-2811. The recipient may write to:

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Division of Medical Services
Premium Collections Unit
P.O. Box 6500
Jefferson City, MO 65102

5. When is the MC+ for Kids payment due?

The payment is due by the 15th of each month for the next month's coverage. At the beginning of the month an invoice is mailed to the recipient for the next month's premium. This invoice states that the payment is due by the 15th of the month. (Example: July 1 invoice is due July 15th for the August premium.)

6. What happens if the MC+ for Kids payment is late?

When the payment is not received by the 15th, a reminder (Failure to pay notice) is mailed to the recipient. This reminder will say that the recipient has 20 days for the payment to arrive at the Division of Medical Services or coverage will be terminated. The case may close for 6 months. Even if the payment is one day late the case may still close and coverage may be terminated for six months.

***** NOTE: The reminder tells the recipient that if they have made their payment, they should disregard the notice.***

7. What are some of the reasons an MC+ for Kids case could close?

The case may close if the recipient's payment is less than the amount on the invoice, if the check or money order is not signed or doesn't clear the bank or if the payment is received past the due date (late). If the Division of Medical Services does not receive a corrected payment by the due date the case may close and coverage may be terminated.

8. How can someone sign up for automatic withdrawal?

After a recipient has made their first MC+ payment, the recipient will receive a confirmation letter from the Division of Medical Services. The Automatic Withdrawal Authorization form is sent to the recipient with their initial confirmation letter. To obtain another Automatic Withdrawal Authorization form the recipient must contact the Premium Collection Unit, and request a form be mailed. (See #4 above for contacting the Premium Collections Unit.)

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To complete the Automatic Withdrawal Authorization form the recipient must mark the box that indicates "START", complete and sign the form, attach a voided check, and return the form to the address indicated. When a recipient selects or changes an automatic withdrawal, they must allow 30 days for the automatic withdrawal form to be processed. Once the automatic withdrawal has been submitted, the recipient will continue to receive monthly invoices until the automatic withdrawal is effective. While the recipient continues to receive an invoice the recipient must send a payment for that month. The recipient must do this until the automatic withdrawal becomes effective. Once effective, the recipient will get a confirmation letter each month indicating that the payment was taken from their bank account.

9. If signed-up for automatic withdrawal when is the MC+ for Kids payment taken out?

Automatic withdrawals are done on the 15th of each month for the next month's premium. (Example, the May premium (for May coverage) is withdrawn from a recipient's bank account on April 15th.) When a recipient starts or changes they must allow 30 days for the automatic withdrawal form to be processed. A confirmation letter is sent dated the 15th of the month when funds are withdrawn from the recipient's account. The recipient will not receive a monthly invoice while their automatic withdrawal is in effect.

The recipient will continue to receive monthly invoices until the automatic withdrawal is effective. If the recipient receives a monthly invoice the recipient must send a payment for that month in order to have MC+ coverage for the following month.

10. If a payment is made by automatic withdrawal what should a recipient do if they change banks or accounts?

The recipient should contact the Premium Collection Unit toll free at 1-877-888-2811 to get an Automatic Withdrawal Authorization form. The recipient should complete the Automatic Withdrawal Authorization form again. Mark the box that says CHANGE, complete the rest of the form, attach a voided check, sign the form, and send it to the address on the form. The recipient should allow 30 days for the change to take place. If the recipient has questions about the change they should call the Premium Collections Unit at 1-877-888-2811.

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11. If a payment is made by automatic withdrawal, will a recipient need to complete the Automatic Withdrawal Authorization form each month?

No. Once the recipient signs up for automatic withdrawal they only need to send an Automatic Withdrawal Authorization form to change their account information or to stop the automatic withdrawal. If the recipient stops automatic withdrawal or it stops because of a change in the recipient's eligibility, the recipient will need to send a new form to start it again.

12. What happens if a recipient does not have sufficient funds in their account to cover the automatic withdrawal?

It is the recipient's responsibility to make sure the funds are available. When an automatic withdrawal is insufficient or the recipient's check is returned due to insufficient funds, the recipient will receive an insufficient funds notice. The recipient has 20 days from the date of the insufficient funds notice to send in the payment. The recipient can only send a cashier's check or money order. A personal check will not be accepted. If payment is not received, the recipient's child/children's coverage will end.

13. If a child loses coverage, how long must they wait before they can reapply for coverage?

If the household income is above 225% of the federal poverty level, the recipient's child will not be eligible for 6 months.

If the household income is between 151%-225% they may reapply for assistance at their local Family Support Division Office at anytime.