

**CCare Client Income Verification FAQs**

If you have a question that is not answered here, please contact Rachel Linz at 971-673-0358 or [rachel.s.linz@state.or.us](mailto:rachel.s.linz@state.or.us), or Colin Stevens at 971-673-0859 or [colin.d.stevens@state.or.us](mailto:colin.d.stevens@state.or.us).

**What are the requirements around income verification?**

The Centers for Medicare and Medicaid Services (CMS) requires that any individual enrolling in a Medicaid program (including CCare) must meet certain income eligibility requirements. For CCare, individuals must have an income at or below 250% of the federal poverty level at the time of enrollment.

Clients enrolling in CCare self-declare their income and household size on the enrollment form. State CCare staff then verify clients’ income using a secure electronic process with the Oregon Employment Department, and suspend eligibility for clients whose income records indicate they may be above the eligibility guidelines. Clients whose eligibility is suspended (according to the schedule below) will be listed in the CCare Eligibility Status Update spreadsheet that is sent via email.

**When do state CCare staff verify clients’ income?**

Wage information from the Oregon Employment Department is available on a quarterly basis (see schedule below). We check clients’ wage information from the quarter when they enrolled in CCare, and we calculate a monthly average. Clients whose average monthly income is above the eligibility guidelines for their stated household size will have their eligibility *suspended*. Clients whose eligibility has been *suspended* will have their eligibility *terminated* after 45 days of suspension unless the discrepancy has been resolved.

<b>CCare Client Income Verification Schedule</b>	
<b>Client Enrolled During:</b>	<b>Income Will be Checked In:</b>
Jan. 1 – Mar. 31 (Q1)	May
Apr. 1 – Jun. 30 (Q2)	August
Jul. 1 – Sep. 30 (Q3)	November
Oct. 1 – Dec. 31 (Q4)	February

### What is the difference between suspended eligibility and terminated eligibility?

The client's record in the CCare Eligibility Database will display a message explaining whether they are suspended or terminated.

**Suspended:** When a client's eligibility has been suspended, state CCare staff can reinstate their eligibility, at which point the client can receive CCare services again.

**This client is NOT currently eligible for CCare benefits  
Wage records indicate client may be over CCare income  
threshold. CCare eligibility is suspended until client is contacted  
to resolve income discrepancy. Once explained, contact CCare  
state staff to reinstate client's eligibility.**

**Terminated:** When a client's eligibility has been terminated, the client must complete a new CCare enrollment form (including updated self-declared income) to receive CCare services. Clients whose eligibility has been terminated will remain in the CCare Eligibility Database.

**This client is NOT currently eligible for CCare benefits  
Eligibility dates were ended because client cannot verify income.  
Client MUST fill out a new enrollment form before receiving  
CCare services.**

### Will CCare pay claims for client whose eligibility has been suspended or terminated?

If the visit occurred before the date of suspension or termination CCare will reimburse for the visit. The client's eligibility dates are shown in the client's record in the CCare Eligibility Database. Any claim with a date of service after the client's eligibility has been suspended or terminated will be denied.

### What do we need to do to resolve an income discrepancy?

Clinic staff should contact the client and have a verbal conversation to confirm their income information. If the client has a reasonable explanation for the discrepancy, clinic staff should contact state CCare staff to have the client's eligibility reinstated. You can call or email state CCare staff and we will reinstate their eligibility. It is not necessary to ask the client for pay stubs or other paper documentation.

### **What if the client is here in the clinic right now, and their eligibility is suspended?**

If a client is in the clinic and state CCare staff are unavailable, leave a voicemail or send an email and we will reinstate their eligibility as soon as we are able. We will always trust the client's word over the wage records that we search, because we are calculating a monthly average and we know that many clients have income that changes from month to month. Clients should not be turned away if state CCare staff are not available to lift a suspension right away.

### **What are considered "reasonable explanations" for being over income?**

There are a number of reasons why a client's reported income on the CCare Enrollment Form may not match what is found in the Oregon Employment Division's records. Employers only report earnings on a *quarterly* basis instead of a *monthly* basis, therefore we are only able to determine an *average* monthly income. For example, a client may state that s/he was unemployed when s/he enrolled in CCare but then found a job the next month which resulted in a high quarterly earnings. In this case, the client would still be eligible for CCare if her income was within the guidelines during the month when she enrolled.

A client's eligibility may be reinstated if s/he provides one of the following explanations:

- Employment status changed at some point in the quarter
- Received a bonus or increase in pay at some point in the quarter
- Household size changed at some point in the quarter

There may be other reasonable explanations for an income discrepancy. If a client's eligibility should be reinstated or if you are unsure, please contact Rachel Linz at 971-673-0358 or [rachel.s.linz@state.or.us](mailto:rachel.s.linz@state.or.us), or Colin Stevens at 971-673-0859 or [colin.d.stevens@state.or.us](mailto:colin.d.stevens@state.or.us). Be sure to provide the explanation from the client in either the voice mail or email message. We will work with you to reinstate eligibility whenever possible.

### **What if the client does not recall their income for the reported period?**

If a client does not recall what her/his income was for the period, the state must use the information provided in the Oregon Employment Department records. If the records indicate that the client's income is above the eligibility guidelines for their reported household size, CCare eligibility will remain suspended until the client can provide corrected information on their income and/or household size, or until 45 days after the suspension date, at which point eligibility will be terminated.

### **What if we cannot reach the client because they have moved or their phone number has changed?**

If the client cannot be contacted, you will need to wait until the client makes contact with a CCare provider to receive services. At that time, efforts should be made to resolve the issue. If the discrepancy cannot be resolved within 45 days after the date of suspension, the client's eligibility will be terminated and the client will need to complete a new CCare enrollment form, and the income verification process will start over.

#### ***Sample Scripts for Contacting Clients:***

We recognize the challenges and sensitivity around contacting clients. It is important to make the client aware that they are being contacted because the state is following its obligation to ensure program integrity and maintain funding. We want to be sensitive to clients' concerns around confidentiality. When contacting the client, try to maintain a light tone to prevent the client from feeling like they are being punished or second-guessed. Please see below for suggested scripts.

#### *Sample Script*

Hello, my name is \_\_\_\_\_ and I am calling from \_\_\_\_\_. You received family planning services from us/our clinic in the past through a program called CCare. We have been asked to confirm some of the information you provided on the CCare Enrollment Form. It appears that some of the information does not match our records search. There are many reasons why that could happen and we are hoping you can help us resolve this discrepancy.

You reported a monthly income of \$\_\_\_\_\_ on the CCare Enrollment Form. This doesn't appear to match records from the Oregon Employment Department's records of reported wages. Since those records only provide information for three-month periods (or quarters) at a time, we are checking to see if something changed in your employment status or your income during that time period.

We also want to make sure we have your correct household size. Is it still [household size listed on enrollment form]?

Thank you for your time and helping to explain the difference in information.