Medicaid Premiums: Frequently Asked Questions

JANUARY 2008

Q: What is a premium?

A: A premium is a fee that you must pay to get health care coverage. Just like other health insurance plans, certain Medicaid programs now require a monthly premium to obtain health care coverage.

Q: Why do I have to pay a premium?

A: Premiums allow Ohio to provide health care to people with higher incomes while reducing the burden on taxpayers.

Q: How often do I have to pay my premium?

A: Premiums must be paid in full every month. Due dates will be provided on your monthly billing statement.

Q: What forms of payment are accepted?

A: Payments can be made by check, money order or cashier's check. Payments should be made payable to: **Treasurer/State of Ohio ODJFS.** Payment must be received by the due date on your billing statement.

Q: Where do I mail my premium payment?

A: Payments should be mailed to:

The Ohio Department of Job and Family Services PO Box 713067
Cincinnati, OH 45271-3067

Please be sure to include your account number on your form of payment. If you need your account number or you are unable to locate your billing statement, please call the Medicaid Consumer Hotline at 1-800-324-8680 (voice) / 1-800-292-3572 (TTY).

Q: Can I pay my premium at the local county department of job and family services?

A: No. Do **not** send your premium to your local county department of job and family services. Please use the addressed envelope included with your billing statement to mail your payment.



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Q: When is my premium payment considered late?

A: Premiums are considered late **after the 10th day of the month**. Late payments are applied to the most deliquent premium.

Q: What happens if I do not pay my premium?

A: If you do not pay your premium for two consecutive months, your health coverage will be subject to termination. Individuals who do not pay their premiums may be referred to the Attorney General's office for collections.

Example:

Jane Doe had a premium due in January but she did not pay it. She paid her premium in February, but that amount was applied to January's unpaid premium. Jane did not pay her premium in March. Now she is subject to termination because she is two consecutive months behind in payment.

Q: Who do I call if I need to change my billing address?

A: You must contact your caseworker if you need to make any changes to your case.

Q: Where do I call if I have a questions about my bill?

A: Call 1-800-324-8680 or TTY 1-800-292-3572 if you have questions about your bill.

