RESOURCES

THIRD PARTY RESOURCES

Description:

Third party resources include health, hospital, assignable income protection, and/or accident insurance policies. Benefits under these policies partially or fully pay or reimburse the cost of medical care and services. Third party benefits are available through employers, unions, colleges, fraternal organizations, liability carriers, court actions, trust funds, private insurers, the federal and state government, etc.

Policy:

Health, hospital, assignable income protection, and/or accident insurance benefits are applied to the fullest extent to insure that Medicaid is the payer of last resort.

The exceptions to this policy occur when individuals are covered by the Children with Physical Disabilities Program or the Crime Victims' Compensation Program. In cases where individuals are covered by either of the above programs, Medicaid becomes the payer of first resort after any other available third party resources have been applied.

With the exception of the types of coverage listed in **CATEGORICAL FACTORS** <u>FAMILY HEALTH PLUS PREMIUM ASSISTANCE PROGRAM (FHP-PAP)</u> individuals with third party health insurance (TPHI) may not be eligible for Family Health Plus but may be eligible for the Family Health Plus Premium Assistance Program.

References:

SSL Sect. 104(b)

366.2(f) and (g)

367.a

Dept. Reg. 360-3.2(a)-(f)

360-7.2 360-7.3 360-7.4 360-7.7

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