

Question: What Is The Arkansas Works Program?

Response: The Arkansas Works Program provides health care coverage to Arkansans who are U.S. citizens and certain legally-residing immigrants ages 19-64 with household incomes below 138% of the Federal Poverty Level for their family size. If determined eligible for this program, individuals will be enrolled in either a Qualified Health Plan or Employer Sponsored Insurance (ESI). Medicaid will pay most or all of the premiums for the plan while the individual may be responsible for copays and a small part of the premium. If you are eligible, you may have a small co-pay for doctor visits, prescriptions and certain other medical services. All Arkansas Works Program recipients will be referred to the Arkansas Division of Workforce Services for free job assistance services. You can apply on line at www.access.arkansas.gov.

Question: How much is 138% of the Federal Poverty Level?

Response: It depends on your family size but for example, it is about \$16,394 annually for an individual (family size of 1) and \$22,108 for a family size of 2.

Question: Is The Arkansas Works Program the same as the Private Option?

Response: The Private Option is one option for those individuals determined eligible for the Arkansas Works Program. Individuals who have an Employer Sponsored Insurance (ESI) plan available to them will be required to enroll in that plan.

Question: I've heard that some people in the Arkansas Works Program are getting Medicaid instead of a private insurance plan. Why?

Response: Most people eligible for the program will receive either private insurance or Employer Sponsored Insurance (ESI). However about 10% of those eligible will be better served by Medicaid because those individuals have chronic conditions, extensive medical needs, or trouble handling daily activities, like taking medications or caring for themselves. Medicaid provides additional services to help people better manage those issues.

Question: What services do I get under the Arkansas Works Program and when can I access them?

Response: The program allows you to pick an insurance plan that has the services that best meet your health care needs. All plans must cover outpatient services, emergency services, hospital stays, prescription drugs, preventive and wellness services, maternity and newborn care, mental health and substance abuse disorder services, and laboratory services. In addition, all Arkansas Works Program recipients will be referred to the Arkansas Division of Workforce Services for free job assistance services.

Question: I have children under the age of 18 living with me. Are they eligible for the Arkansas Works Program?

Response: No, you must be at least 19 to be eligible for the Arkansas Works Program. However, children under the age of 19 may be eligible for the ARKids First program. Since you have children under age 18 living with you, they must also be covered in order for you to be

eligible for the Arkansas Works Program. If they do not have health care coverage, you should apply for ARKids for them.

Question: What happens if I'm not eligible for the Arkansas Works Program?

Response: If the reason you are not eligible is because you have too much income, the information you have already provided to us will be electronically sent to the Federal Health Insurance Marketplace. They will use the information to determine your eligibility for other financial assistance to help you pay the monthly premiums for other coverage. This assistance is in the form of tax credits and cost-sharing reductions that will help you purchase a Qualified Health Plan available through the Federal Health Insurance Marketplace. To read more about this, go to www.healthcare.gov.