



## Frequently Asked Questions about the RIte Share Program

### What is RIte Share?

RIte Share is a Medicaid program that can help you pay for premiums on your employer's health insurance. You qualify for RIte Share if you:

- are eligible for Medicaid,
- work at least 30 hours a week, and
- your employer offers health insurance the State determines to be cost-effective.

If the above criteria are met, the State will pay for your share of your employer's health coverage including:

- deductibles,
- co-insurance, and
- services covered by Medicaid that are not covered by your employer's insurance, as long as the service provider accepts RI Medicaid.

### How does RIte Share work?

The State has a list of employers that offer cost-effective health insurance. If your employer offers cost-effective health insurance, the RIte Share Program will send you a "Go Enroll Notice." That notice will tell you how to enroll. Once you enroll, you will start to get payments reimbursing you for the amount that is deducted from your paycheck to pay for your health insurance. You will get payments the month before any premium costs are taken out of your paycheck. You will get this payment either as a direct deposit or a check in the mail.

### If I get a "Go Enroll Notice" do I need to enroll in RIte Share?

Yes. If you get a "Go Enroll Notice," you must enroll in RIte Share. If you don't enroll, you and any other adults in your household will be terminated from Medicaid. Minor dependents will be automatically enrolled or remain enrolled in a Medicaid managed care plan.

### What happens if I lose or change jobs?

RIte Share is only available if you work for specific employers. Your RIte Share enrollment does not transfer from one employer to another. If you lose or change your job, you must notify the State immediately. You can contact the RIte Share Program directly by calling 401-462-0311 or emailing [ohhs.riteshare@ohhs.ri.gov](mailto:ohhs.riteshare@ohhs.ri.gov). If you continue to accept payments from RIte Share after you leave a job, you must repay the State for the month(s) that you were not enrolled in your employer's health insurance.

### Is RIte Share free?

If all members of the household are eligible for Medicaid, yes, RIte Share is free. If only the children in your household are eligible for Medicaid, and your household is over 150% of the federal poverty level, you may have a monthly cost of \$61, \$77, or \$92, depending on your income. That cost will be deducted from your monthly RIte Share reimbursement.

### What insurance ID cards should I use?

If you are enrolled in RIte Share, you will have two insurance ID cards:

1. a commercial insurance ID card through your employer's health insurance, AND

2. a Medicaid ID card (this is a white card with an anchor on it).

RIte Share members should present both cards when seeking services. Your Medicaid card will cover coinsurance, deductibles, and other services covered by Medicaid but not covered by commercial insurance, as long as the service provider accepts Medicaid.

### **What if I'm no longer eligible for Medicaid?**

If you or your household are no longer eligible for Medicaid, you will be disenrolled from RIte Share. This may happen if your income rises above the federal poverty level threshold. Sometimes, the adults in the household may be over income, but the children continue to be eligible. If that is the case, the State will review your employer's coverage to determine if it is cost-effective to only cover your children.

### **What if I want to enroll in RIte Share but I haven't gotten a "Go Enroll Notice" from the State?**

You can contact the RIte Share Program directly by calling 401-462-0311 or emailing [ohhs.riteshare@ohhs.ri.gov](mailto:ohhs.riteshare@ohhs.ri.gov).

### **How long can I stay on RIte Share?**

You will stay enrolled in RIte Share as long as you are eligible for Medicaid, and your employer continues to offer cost-effective coverage. The RIte Share Program reviews employer rates annually to ensure they are still cost-effective.

### **Do I need to do anything to renew my RIte Share eligibility?**

Every year, the State reviews Medicaid members' information to make sure they are still eligible for the program. This is called a "renewal." If the State has enough information, you will get a notice (Benefits Decision Notice) telling you that we have renewed your Medicaid. If we need more information to renew your Medicaid, we will send you a notification. Keep your contact information up to date so the State can reach you when it's your turn to renew.

### **Does the State ever need to contact my employer?**

Yes. We send employers a notice whenever we determine one of their employees is eligible for RIte Share. Employers are required to allow employees to enroll in RIte Share at any time, regardless of any open enrollment restrictions they may have. We may also contact an employer to confirm if you are still employed, what plan you are enrolled in, or how much you are paying for your employer's insurance.

### **If I'm eligible for Medicaid, should I disenroll from my employer's insurance?**

No. Contact the RIte Share Program to see if you qualify for the State to pay your premiums. You can contact the RIte Share Program directly by calling 401-462-0311 or emailing [ohhs.riteshare@ohhs.ri.gov](mailto:ohhs.riteshare@ohhs.ri.gov).

### **Are other Medicaid-eligible individuals allowed to enroll in RIte Share?**

Yes. Children who are in the RI Department of Children, Youth, and Families (DCYF) Adoption Subsidy Program are eligible for RIte Share. If the adoptive family's employer's health coverage is cost-effective, the State will pay the difference between what the adoptive parent was paying prior to adding the child and the cost of the coverage after having added the child to their coverage.