

Rlte Care/Rlte Share Health Insurance Tips

Applying for Rlte Care/Rlte Share

1. For help applying for Rlte Care/Rlte Share, contact a Family Resource Counselor (FRC).

- FRCs help families apply for Rlte Care/Rlte Share. FRCs can explain the application, help you get the paperwork that you need, and help solve problems with your application.
- FRCs also screen families for other benefit programs, such as cash assistance, food stamps, WIC, and child care assistance.
- FRCs can not actually enroll you in Rlte Care/Rlte Share. Only eligibility workers at the Rhode Island Department of Human Services (DHS) offices can process your application and let you know if you qualify. FRCs also can not recommend a Rlte Care health plan.
- Some FRCs are available in the evening and some speak languages other than English.
- Call for an appointment. FRCs are located at community health centers and hospitals across Rhode Island. To find an FRC near you, call the Rhode Island Health Center Association at 274-1771 x217. FRC lists also are available at www.dhs.ri.gov or www.rihca.org.

2. Make your Rlte Care/Rlte Share application as complete as possible.

- If you're working with an FRC to complete your application (the best way to apply):
 - Follow-up with your FRC if you do not get a response from DHS on your application after one month. DHS has 30 days to respond to your application and most new applications are taking that long to be processed. The "30 day clock" begins when you sign the application with an FRC.
- If you're filling it out an application on your own:
 - Send in your application as soon as you can. You should send all the documents that DHS needs, but send the application even if you're missing something. DHS can start working on your application even if you don't have all the paperwork. Write a note on the application explaining that the documents will follow.
 - Follow-up with DHS if you do not get a response from them on your application after one month. DHS has 30 days to respond to your application and most new applications are taking that long to be processed. The "30 day clock" begins on the date that DHS receives your application.
- DHS determines whether your family is enrolled in Rlte Care or Rlte Share. You use the same application. Families that have access to health insurance through an employer may be required to enroll in Rlte Share. Families without access to health coverage through an employer will be enrolled in Rlte Care and can choose from 1 of 3 managed health care plans.

About the DHS Info Line

- The DHS Info Line (**401-462-5300**) is open 8:30 a.m. – 3:45 p.m. Monday through Friday.
- Expect to wait on hold before your call is answered.
- Calls are answered in the order that they are received.
- There is no option to leave a message or to be transferred to a DHS field office from the Info Line.
- Information about Rlte Care also is available at the DHS website (www.dhs.ri.gov).

Staying Enrolled in Rlte Care/Rlte Share

1. Remember to renew your Rlte Care/Rlte Share coverage every year.

- Most families must renew their Rlte Care every year.
- You will receive a renewal form in the mail 6-8 weeks before it is due. Complete the renewal form and return it immediately. Be sure to include copies of the most recent 4 weeks of paystubs or other income with your renewal.
- If you are receiving RI Works, your renewal for cash assistance also serves as your renewal for Rlte Care. If you do not renew for RI Works when it comes up every 6 months, you will lose your Rlte Care coverage. If you want to keep your Rlte Care and stop RI Works, complete the RI Works renewal form and write on it that you only want Rlte Care.

2. If you have a monthly premium, pay it on time every month.

- You will be notified by DHS if you need to pay a premium (a monthly fee, depending on your income).
- 4 Ways to Pay:
 - Mail the payment to the address on the bill,
 - Bring your payment to one of the community locations that accept cash premium payments, (see list of places on DHS website at www.dhs.ri.gov),
 - Pay online at <https://www.paybill.com/Premium/>, or
 - Pay by phone by calling the EDS Premium Collection line at 1-800-746-6001.

3. If your address, income, employment, family size or health insurance status change, you must tell DHS.

- You are required to call your DHS local office within 10 days of any changes.
- It is important for DHS to have your current address so you can receive renewal notices and other important notices.
- Changes in your income, employment, family size, or health insurance status can change your eligibility and/or your premium.
- Need help contacting your DHS local office? Call the DHS Info Line at (401) 462-5300.

4. Make sure your name is on your mailbox.

- Mail from DHS may not be delivered if your name is not on the mailbox.
- If the mail is returned to DHS, your case may be closed.

5. Respond immediately to every letter from DHS.

- Not sure what a notice or letter means? Contact the worker identified on the top of the notice.