

# APD OPI-M Financial Eligibility Referral Guide

This document outlines the steps for Aging and People with Disabilities Local Offices to refer cases to the Central Office Financial Eligibility Team.

**Updated October 30, 2024**

## Local Office Referral Process:

Eligibility Case Managers (ECMs) must complete the following steps before submitting the case to Central Office for a financial eligibility (FE) determination:

1. Ensure the individual has a case in Oregon Access (OA) and if not create one. Ask the individual if they are only interested in applying for OPI-M if so proceed to step 2.
  - a. Individuals that indicate they may be interested in applying for other benefits such as medical benefits or MSPs should be referred to local eligibility workers to begin the eligibility process.
2. Assist individuals with completing the OPI-M application. Aging and People with Disabilities (APD) ECMs do not complete the FE review on the application. Completed applications will ensure the CO FE team makes determinations timely.
  - a. If the individual requires the assistance of another person with completing the application, the ECM will need to discuss appointing an Authorized Representative (AR). This is done by completing an MSC 0231.
  - b. When possible, the individual must sign the OPI-M application. Verbal signatures for the OPI-M application may be accepted. To document a verbal signature, staff must:
    - i. Review the application with the individual and ensure all relevant information is captured.
    - ii. Document the individuals consent to sign verbally in their Oregon ACCESS case narration.
    - iii. Document on the OPI-M applications signature line “Verbal signature” and enter the date consent was provided in the date field.
    - iv. OA narration example: “Completed and reviewed the OPI-M application with (individuals full name). (Individuals full name) agreed with application details and provided verbal consent on (enter date).”.
  - c. The AVS consent must be signed prior to referring case to the CO FE team.

- i. The form (MSC 2639) must be filled out and signed by the individual and their legal spouse. **Verbal agreement and narration is not allowed for AVS consent.** Applicants that refuse to sign AVS will result in a denial of benefits.
    - 1. A spouse can decline signing the AVS form, but this can require the spouse to submit 5 years of financial records for review.
    - 2. An AR may sign the AVS consent form on behalf of the individual only if a valid MSC 0231 is completed and retained with the individuals case file.
  - d. Check ONE for applicant information. If the applicant is in ONE, mark “Yes” and include their case number under the Office Use section on the OPI-M application.
  - e. If the individual is married, a resource assessment (RA) is required. The ECM must include the date the individual’s Continuous Period of Care (CPC) began (See OAR 461-001-0030). The ECM may include this date on the OPI-M application under “office use” or in the email to the CO FE team.
- 3. Prior to sending the referral to the CO FE team, the ECM must identify what benefits the individual is applying for or is receiving in ONE, if any. Depending on the status of the case in ONE, this may be found on the case summary page. See [OEP QRG Application Status](#).
  - a. If the individual is applying for SNAP, Medicare Savings Plan (MSP), and/or OPI-M, the ECM may send the completed OPI-M application, AVS consent form, and any other supporting documentation to the CO FE team for the OPI-M financial eligibility review.
  - b. If the individual is applying for an OSIPM, MAGI, or Bridge medical and/or is interested in knowing what other long-term care benefit they may be eligible for, the ECM will wait for the ONE eligibility determination to be completed before sending the completed OPI-M application, signed AVS consent form and any other supporting documentation to the CO FE team for the OPI-M financial eligibility review.
    - i. If a case is referred to the CO FE team before eligibility is finalized in ONE, the CO FE team will utilize their discretion. The CO FE team may reach out to the ECM about the status of the ONE case. If the individual’s case is pending in ONE and no additional information is needed to complete the eligibility determination and the case only needs to have actions completed to either deny or approve the case, the CO FE team may complete the required actions and begin the OPI-M financial eligibility review. If there are still outstanding RFI’s,

- the CO FE team will hold the application until eligibility is finalized in the ONE system.
- ii. Note: During the Public Health Emergency Unwinding, RFI's from ONE can give an individual up to 90 days to respond. This may delay the OPI-M referral to the CO FE team when the individual is applying for LTSS and/or OSIPM, MAGI or Bridge medical.
4. Refer the case, application and supporting documentation to the CO FE team by email: [OPIM.financials@odhsoha.oregon.gov](mailto:OPIM.financials@odhsoha.oregon.gov)
    - a. Emails must contain only one case/application per referral. If submitting multiple referrals, send a separate email for each referral.
    - b. Narrate when the referral was sent.
  5. Saving documents received:
    - a. ECMs are responsible for saving the application, AVS consent form and any documentation obtained to EDMS (Laserfiche).
    - b. The CO FE team will save any notices they generate, and documentation received during the financial eligibility process to EDMS (Laserfiche).
  6. The CO FE team will process referrals in the order of **date of request** and schedule a financial interview with the applicant.
    - a. ECMs may be required to assist the CO FE team with gathering requested information to complete the FE determination. ECMs contact information will be included on any Request for Information form (4234) sent by the CO FE team.
    - b. Send documents received to: [OPIM.documents@odhsoha.oregon.gov](mailto:OPIM.documents@odhsoha.oregon.gov)
  7. Notify the CO FE team if the service eligibility determination is going to exceed 45 days from the Date of Request (DOR).
  8. **The CO FE team will locate a disability determination for applicants under the age of 60 from the Social Security Administration (SSA) screens. If no disability determination is found, CO FE will notify the ECM and a Presumptive Medicaid Disability Determination Team (PMDDT) referral will be needed by the ECM. Work with the applicant to gather the required documents for a PMDDT review. For more information see the PMDDT Guide.**
  9. Once the financial determination has been completed, applicant questions related to FE that ECMs cannot answer can be sent to [OPIM.financials@odhsoha.oregon.gov](mailto:OPIM.financials@odhsoha.oregon.gov).

Note: The CO FE team may reach out to case managers for additional information about the consumer, if needed, to support the financial interview and determination.

## Notices:

1. ECMs are responsible for all service-related notices. This includes but is not limited to:
  - a. OPI-M Eligibility Decision notice
  - b. Service Plan and Notice (SPAN) and all associated documentation (see forms [requirements guide](#) to identify what documents are included with the SPAN)
  - c. SDS 540 – denying services for reasons not related to Service Priority Level (SPL) or FE
  - d. DHS 4234 – APD LTSS Notice of Request for Information or Verification Needed

## Central Office FE Team Review Process:

1. The CO FE Team will review OPI-M referrals in the order received and acknowledge receipt of referral by adding a case narration to OA.
2. The CO FE Team will add the individual to an internal case tracker and create a folder with the individual's name in the unit's Shared Drive for OPI-M. All documents from start to finish are stored in the individual's file.
  - a. **Note:** Once the individual's FE is completed, these files must be uploaded to **Laserfiche**.
3. The CO FE team will contact the individual to complete or schedule a financial interview.
  - a. If additional documents/actions are required to complete the FE determination, The CO FE team will send DHS 4234 - APD LTSS Notice of Request for Information or Verification Needed.
  - b. If the CO FE anticipates the financial review will go past 45 days from the date of request, they must email the ECM and inform them of the delay in completing the FE review.
    - i. In some situations, the case may also be going through ONE for an eligibility review. This may result in extended timeframes when a request for information (RFI) in ONE is exceeding the OPI-M 45 days review timeframe. The CO FE team will narrate the receipt of the application for OPI-M, their review of ONE and include the RFI dates found in ONE narration.
  - c. The CO FE team will verify the individual's citizenship status.
4. The CO FE team will update OA with the financial review information.

5. Once the financial review is completed the CO FE team will add a case narration of the review outcome in OA and email FE outcome to the ECM.

## Notices:

1. The CO FE team is responsible for financial related notices and requests for information. This may include but is not limited to:
  - a. DHS 4234 – APD LTSS Notice of Request for Information or Verification Needed (for FE review)
  - b. APD 540T – Notice of Disqualification for Transfer of Assets
  - c. **OPI-M 3403 Notification of Excess Resources**
  - d. AVS related denials
  - e. Denials related to citizenship status
  - f. **OPI-M Eligibility Decision notice for denials related to FE (Approvals must be sent by ECM)**
2. When requesting additional information, the CO FE team will utilize DHS 4234. The form will include:
  - a. The ECMs office address and contact details for individuals to return the requested information/verifications. ECMs will be responsible for returning any information they receive from ROIs sent to the individual.
  - b. The option for individuals to reply directly to the CO FE team with the requested information by emailing [OPIM.documents@odhsoha.oregon.gov](mailto:OPIM.documents@odhsoha.oregon.gov).
    - i. Address to the CDDU team (Add these options as we roll-out and positions are established)
    - ii. Have an email option for consumers to respond to for Request for Information.
      1. CO FE sends email template with consumer info and requested info needed
      2. Autoreply that the email is for collecting documents
      3. How will we respond to questions received in this email box?
        - a. Forward case related questions to ECM. For non-case specific questions forward to [OPIM.Support@odhsoha.oregon.gov](mailto:OPIM.Support@odhsoha.oregon.gov). Do not send financial questions to this address.