FUNDING MECHANISMS

STANDARD MEANS TEST (SMT)

Overview

Caring for and treating people with mental illnesses, developmental disabilities, and those with substance abuse problems is expensive. In Missouri, such care can cost hundreds of dollars per day. Many families cannot bear the cost for this care and treatment alone. The Missouri Department of Mental Health is here to help.

Through its many programs, the Missouri Department of Mental Health provides assistance to thousands of persons. Many resources must be tapped to help recover costs incurred. The department, however, makes every effort to provide quality services to individuals while keeping costs as low as possible. For example, third-party benefits are applied to offset costs first. Those benefits can come from private or public health insurance policies, or from Medicare or Medicaid.

If those payments are insufficient, a consumer or his family is asked to contribute a portion of the costs based on the family's ability to pay for care given to an individual. Those charges are determined using a table that considers family size and income. The Standard Means Test is administered by each individual facility. It is applied uniformly throughout the state and is reviewed annually. Many factors are considered in determining an individual's ability to pay. An individual's earned income; unearned income and household size are some of the factors taken into consideration. When the individual is in need of full-time, long-term (inpatient or placement) care, assets are also considered. Unearned income, including benefits from disability, survivor's retirement, or pension plans, is used first. Examples of unearned income include payments by the Social Security Administration, the Veterans Administration, the Railroad Retirement Board, the Civil Service Commission and the Family Support Division. Earned income from wages and salaries is charged if unearned income fails to cover costs.

However, an individual is permitted to keep some income for personal spending. The amount, $30 a month or more, is determined by the team of professionals planning for an individual's care. Missouri law requires the Department of Mental Health to charge for the services it provides and to take certain steps to recover its costs. The charges to an individual or his family, however, are kept to a minimum so services are affordable to all. Missouri law also requires the state to recover costs from a deceased individual's estate.

Policies / Procedures

- The Standard Means Test (DMH-69) is required to be completed at the time of the initial intake. The Department will provide a booklet on the SMT with the intake packet (www.dmh.mo.gov/admin/reimb/sharingcosts.pdf).

- After the initial intake the business office from the appropriate Regional Center will send out the Standard Means Test (SMT), on an annual basis, prior to the implementation date of the ISP. The completion of the annual SMT form may be waived for individuals receiving Medicaid, SSI, Food Stamps, or General Relief. Documentation of such benefits is used in lieu of the SMT form in these instances.

- A current SMT is required to authorize services through the Customer Information Management, Outcomes & Reporting (CIMOR) system utilized by the Department.

- A "Notice of Cost" (DMH-8004) is sent by the business office indicating the monthly cost for care and / or treatment to be incurred by the individual or family upon the completed computation of the SMT.

Service Coordinator Roles / Responsibilities

- Update the CIMOR system of any address or demographic changes that would prevent or delay the SMT from being delivered to the appropriate party for completion.

- Provide a SMT if the individual service plan implementation date changes from the previous year.

- Assist the individual / family in completing the SMT if needed.

- Assist the individual / family by explaining any costs that will be attributed to them by the SMT.