



BANDERA COUNTY INDIGENT HEALTH CARE PROGRAM

FY 2024-2025

This is NOT an insurance program. The intent is to ensure that our most needy Bandera County residents, who do not qualify for other state, federal or private health care assistance programs, receive basic health care services paid for through the County Indigent Health Care Program to a maximum of \$30,000 per State's fiscal year (1 Sep – 31 Aug). We follow guidelines issued by the Texas Department of State Health Services (TDSHS) regarding eligibility and administration of the program. Funding comes from general county taxes.

Eligibility: There are four components: **Residence, Household, Resources and Income.** Some of the specifics are listed here:

1. Applications must be completely and accurately filled out;
2. Identification, i.e. Texas driver's license, SS card;
3. Residency: Proof of Bandera County residency, i.e. voter registration card, property tax statement, utility bill;
4. Proof of income for the application month and any month for which assistance is being requested (including spouse, if married), i.e. pay stubs, statement from employer. A copy of one's most current IRS tax return forms may be requested. Income cannot exceed specified percentage of the Federal Poverty Guidelines. Unemployment benefits, self-employment and cash gifts are all considered income. To qualify for assistance, income cannot be over 21% of the Federal Poverty Guideline. In 2024, 21% of the FPG (\$15,060/year) is equal to \$264/month for 1 person in a family/household. The qualification income increases based on household size per the below:

CIHCP Monthly Income Standards 2024	
Family Size	21% of FPG
1	\$264
2	\$358
3	\$452
4	\$546
5	\$640

*Family size & income excludes anyone receiving Medicaid benefits or household residents not the legal responsibility of IHCP applicant(s).

5. If income is less than expenses, verification is required on how living expenses are being met and may require a statement(s) of support (from family, friends, etc)
6. Interview with IHC eligibility staff member (unless medically unable to do so);
7. Proof of SSI and/or SSDI application or denial (if applied for disability)—failure to provide this documentation within 14 days of receipt after application has been made for the IHC program will result in denial for the program. All information and documents requested must be provided within 14 days of request or applications will be denied.
8. Any changes in a client's living situation that would affect their IHC eligibility must be reported within 14 days of the change: Physical address, household members, property, income and application for or receipt of any

state or federal financial or medical assistance. Failure to do so is deemed as fraud and may result in immediate program termination and repayment of any medical bills paid by the county during the period the client was deemed ineligible.

9. Household resources (assets): To be eligible, total countable household resources **cannot exceed \$2000 - \$3000** depending on household composition. Equity (fair market value less balance owed) value of owned vehicles is considered.
10. Application for assistance from any and all other programs or agencies will be required if the IHC applicant is eligible, including Social Security and unemployment. The county is the payer of last resort.
11. Applicants who feel they have been denied in error may request an appeal.

Basic health care services covered:

- Physician services
- Annual physical exams
- Immunizations
- Medical screening
- Laboratory and x-ray services (ordered by physician)
- Skilled Nursing Facility (medically necessary; ordered by physician)
- Prescriptions (max 3 per month); ordered by physician; no over-the-counter. Other restrictions apply.
- Rural Health Clinic services
- Inpatient hospital services
- Outpatient hospital services

Optional services Bandera County has opted to include:

- Advanced Practice Nurse services
- Ambulatory Surgical Center services
- Diabetic medical supplies and equipment
- Physician Assistant services

Services NOT covered:

- Abortions
- Chiropractors
- Services provided outside of the US
- Counseling
- Dental care
- Family planning services
- Vision care
- Obstetrics; pre-natal care
- Ambulance or any transportation services
- Home nursing
- Durable medical equipment
- Weight loss surgery
- Some medications are not covered

Additional information and contact details:

Application information is verified and background checks may be performed. This validation process may be done at any time even if an applicant is initially found eligible. A background check may be performed to help validate application data. Applications for the program can be obtained at the County Auditor's office at 1207 Pecan St, P.O. Box 563, Bandera, Texas 78003 or <https://www.banderacounty.org/page/auditor.ihcp>. To request an application by mail or for more information, email IHC@banderacounty.org or call (830) 796-7166.