

County Medical Services program Guide (CMSPG) Letter #20

October 22, 2012

Subject **HHSA CMS-112 COUNTY MEDICAL SERVICES (CMS) QUESTIONS AND ANSWERS (Q&A) FORM REVISION**

Effective Date Upon receipt.

Reference County Policy

Purpose To inform staff of the revision of form CMS-112 County Medical Services (CMS) Questions and Answers for Share of Cost/Reimbursement Agreement/Liens.

Background The CMS Q&A (CMS-112) document is used to assist workers and inform applicants/beneficiaries regarding Share of Cost (SOC), Reimbursement Agreement, and Lien requirements for the CMS program. The document shall be given to all applicants applying for CMS.

Highlighted Changes The CMS-112 (Attachment A/B) has been revised to include clarification about the concurrent evaluation for the Low Income Health Program (LIHP) and CMS, and clarification that LIHP benefits can be approved, even if documents required for CMS have not been submitted.

Required Actions The worker shall give the revised Q&A document to all CMS applicants at initial application, recertification and reapplication.

ACCESS Impact No impact.

CMS IT System Impact No impact.

Forms Impact The revised CMS-112 has been uploaded into the CMS IT System for printing and is available in Xerox Print Services for ordering.

Quality Assurance Impact No impact.

Summary of Changes The table below shows the changes made to the CMSPG.

Article	Changes
02.07.01B	Clarification for the approval of LIHP benefits.
Appendix 06.08A	Updated the CMS Q&A document.

Approval for Release

R. J. White 10-22-12

JP

02.07.01 Low Income Health Program (LIHP)

02.07.01B Case Processing

Until it has been determined that the applicant/beneficiary meets the LIHP criteria, the worker will process the LIHP and the CMS applications concurrently as described in [A.02.01A](#). If all the required information needed to determine LIHP eligibility is received, the worker will approve LIHP benefits, even if documents required for CMS have not been submitted.

CMSPG LTR 20 (10/12)

Appendix 06.08A Questions and Answers for Share of Cost/Reimbursement Agreement/Liens



COUNTY MEDICAL SERVICES QUESTION AND ANSWERS

SHARE OF COST/REIMBURSEMENT AGREEMENT/LIENS

All applicants who apply for County Medical Services (CMS) after April 10, 2008, are required to sign a Lien. As of July 1, 2008, all applicants for CMS Hardship are also required to sign a Reimbursement Agreement. Applicants who get CMS without the Hardship Waiver do not need to sign the Reimbursement Agreement. The Lien and Reimbursement requirements are about when and how you may have to pay back the County after you stop receiving CMS.

Some CMS Hardship applicants will also be sent bills for a Share of Cost for any month they used CMS services. Share of Cost is a regular charge you pay each month you receive CMS services.

This document answers common questions about these three different requirements.

If you have any other questions, ask your CMS worker. You may also ask for help with your CMS application at the Consumer Center for Health Education and Advocacy at 1-877-734-3258.

For informational purposes only:

The County can evaluate you for eligibility for the CMS program at the same time as you are being evaluated for the Low Income Health Program (LIHP), but the County will need additional information.

If the County has all the information needed to approve your LIHP eligibility, the County will do so even if you have not submitted documents needed for CMS.

You are not required to submit documents required for CMS (such as property verification or the CMS Lien) if you want to be evaluated for only LIHP.

LIHP and CMS have different income limits and eligibility requirements. If you have questions about the CMS eligibility requirements, please ask your eligibility worker. Your worker can explain what the CMS eligibility requirements are, but cannot advise you on whether you should apply for CMS.

LIHP and CMS offer the same primary care clinics to select from and offer similar physical health coverage. LIHP offers limited mental health coverage; CMS does not cover mental health services.

SHARE OF COST (SOC)

(applies only to those who have applied for the CMS hardship)

Q1: What is Share of Cost ("SOC")?

A: Share of Cost is the amount that you must pay or be obligated to pay toward the cost of CMS covered health care services (including CMS approved prescriptions) each month you receive CMS services. This is different from the Reimbursement Agreement and Lien described below, which might not be collected until sometime in the future.

Q2: How much will my SOC bill be?

A: Your worker will determine the amount of your monthly SOC, and you will be notified of this amount and how it was calculated.

Q3: Am I required to pay my share of cost every month?

A: Only if you receive CMS services every month. You will not be responsible for paying your share of cost in months you do not receive CMS services. Please do not send payments to CMS until you receive a statement.

Q4: How do I pay my SOC?

A: You will be billed the amount of your SOC or the amount of CMS services, whichever is less. You will not be billed for any months in which you do not receive CMS services. The billing statement will include the address where to send the monthly payment. Do not send payments to CMS until you receive a billing statement. Do not send cash. The County will not accept cash payments.

Q5: When will I be required to make payments?

A: When you receive a bill from the County it is due. If you have questions regarding share of cost billing and collection, you can call our share of cost billing representative at 1-877-702-6508.

Q6: I just saw my physician, when will I receive a statement?

A: Once all claims are received from your health care provider.

- If your share of cost has been satisfied for the month, a monthly statement will be sent.
- If your share of cost is not satisfied for the month, a quarterly statement will be

SHARE OF COST (SOC)

(applies only to those who have applied for the CMS hardship)
sent.

Q7: Can I pay the SOC with credit cards?

A: Yes, the County accepts Master Card, Visa, and Discover. You may also make payments with personal checks, cashier's checks or money orders. The County does not accept cash payments.

Q8: Why did I receive a statement?

A: Based on your recent CMS and CMS Hardship applications, you were approved CMS with a share of cost. You received a statement because you received CMS services and are responsible for paying your share of cost.

Q9: Is interest added on to what I owe?

A: No.

REIMBURSEMENT AGREEMENT

(applies only to those who have applied for the CMS hardship)

Q1: What is the purpose of the Reimbursement Agreement?

A: It allows the County to seek reimbursement from you for:

- Your monthly share of cost obligation for those months which you receive CMS services, and/or
- Any health care related costs CMS paid on your behalf.

Q2: When can I be required to make payments to the County?

A: While you are eligible for CMS you will receive a bill from the County for your SOC for each month you receive CMS services. You are obligated to pay the SOC when you receive a bill. After you are no longer eligible for CMS, you will receive a bill from the County for the balance due on your account for all amounts paid by CMS on your behalf stating that payments are due.

Q3: What is the difference between the Lien and the Reimbursement Agreement?

A: *Lien* – The Lien attaches to real property to secure the amounts owed to the County for payments made by CMS on your behalf.
Reimbursement Agreement – Once you are no longer eligible for CMS, the County may bill you for the balance due on your account and seek reimbursement from your assets or surplus income.

Q4: If I sign the Reimbursement Agreement do I still have to sign the Lien?

A: If you are applying for a CMS Hardship, then yes, you must sign both documents.

Q5: Can you take my inheritance and/or lottery winnings with the Reimbursement Agreement?

A: Yes, if you have surplus money from these sources after meeting your support needs and those of your family. If part of what you inherit is a home that you, your spouse, your minor children, or any dependent child of any age who is incapable of self-support because of a mental or physical disability lives in, the County cannot foreclose on that home.

Q6: When do I have to reimburse the County?

REIMBURSEMENT AGREEMENT

(applies only to those who have applied for the CMS hardship)

- A: When you stop getting CMS or when you die, the County can collect reimbursement from those assets you obtained after you applied for CMS, if there is surplus after meeting the support needs of yourself and your family.
- Q7: How will signing the Reimbursement Agreement with the County affect my credit?
- A: Signing the Reimbursement Agreement will not affect your credit. It is not a recordable document.
- Q8: Will my wages be garnished?
- A: No, unless the County obtains a judgment and you fail to pay the judgment. Even then, the County may only garnish your wages if you have surplus money after meeting the support needs of yourself and your family.
- Q9: How long does the Reimbursement Agreement last?
- A: Until you have fully repaid the amount you owe the County.
- Q10: Does the Reimbursement Agreement include my children's assets (property, lottery winnings...)?
- A: No.
- Q11: Can my children be held responsible for repaying the County?
- A: No.
- Q12: Do I have to repay the County just because I get a new job?
- A: No.
- Q13: Is interest added on to what I owe?
- A: No, unless the County obtains a judgment.
- Q14: Can I pay what I owe the County with credit cards?
- A: Yes, the County accepts Master Card, Visa, and Discover. You may also make payments with personal checks, cashier's checks or money orders. The County does not accept cash payments.
- Q15: Why am I receiving this bill?
- A: When you applied for CMS benefits, you signed the form CMS-106 Agreement to Reimburse the County of San Diego. By signing the form, you agreed to repay all the money paid by CMS on your behalf for your care. The bill is the amount you now owe the County.
- Q16: Can I make payment arrangements?
- A: Yes, you can make arrangements by contacting:
County of San Diego
Office of Revenue Recovery
P.O. Box 129037
San Diego, CA 92112
619-515-6200
- Q17: Can I get a copy of the reimbursement agreement I signed?

A: Yes, you can request a copy of the signed reimbursement agreement by sending your signed request to:

County Medical Services
P. O. Box 85222 MS 0557E
San Diego, CA 92186

LIENS

Q1: Do I have to sign a lien agreement?

A: Yes. Everyone who applies for CMS starting April 11, 2008, is required to sign a Lien. If you applied for CMS before April 11, 2008, you do not have to sign a Lien. If you are confined to the hospital for tuberculosis ("TB"), you may not have to sign the Lien. If you are confined to the hospital for TB and you are also receiving services not related to TB, you may not have to sign the Lien. If you are in the hospital for other reasons, but are not confined to the hospital for TB, the fact that you have TB does not exempt you from signing the lien.

Q2: What is the purpose of the Lien?

A: It attaches to real property to secure the amounts you owe the County for amounts paid by CMS on your behalf. It allows the County to seek reimbursement for such amounts from your real property.

Q3: If I sign the Lien, do I have to sell my home?

A: No.

Q4: If I sign the Lien, will I be forced to move out of my home?

A: No.

Q5: I am a renter and own no real property. Do I have to sign the Lien?

A: Yes. The Lien will attach to real property you may own in the future.

Q6: Can you take my inheritance and/or lottery winnings with the Lien?

A: No, the Lien is effective only against your real property.

Q7: Can the County foreclose on the Lien on my home while my family lives in our home?

A: No. The County cannot foreclose on your home during your lifetime or your spouse's lifetime. The County also cannot foreclose on your home while your minor children live in your home or during the lifetime of any dependent child of any age who lives in the home who is incapable of self-support because of a mental or physical disability.

Q8: Can I sell my home and buy another one?

A: Yes, you can sell your home and buy another one as long as the County's Lien is transferred to the new home. The County will release the Lien on the original home and transfer it to the new home, provided that it finds its security will not be impaired.

Q9: Can I refinance my home?

A: Yes, as long as the County's Lien is not compromised, you can refinance. You can also use your home for security to borrow money for the purpose of making improvements on your home as long as the County finds that its security will not be impaired.

Q10: How will signing the Lien affect my credit?

A: The recording of a Lien is a matter of public record, and will appear on credit reports the same way a mortgage or other loan is listed.

LIENS

Q11: Will my wages be garnished?

A: No.

Q12: How long does the Lien last?

A: Until you have repaid the amount owed to the County.

Q13: If I sign the Lien, does it prevent me from buying real property in the future?

A: No, but the Lien would attach to any real property you buy in the future.

Q14: Does the Lien include my children's real property?

A: No.

Q15: What if I own my home with someone else?

A: The lien will not attach to the other person's interest in the home.

Q16: When will I be required to make payments on the Lien?

A: After you are no longer eligible for CMS you may be required to make payments to the County. Such payments would reduce the amount secured by the Lien. The County cannot require you to use equity in your home to pay the Lien. If you sell your home and do not buy a new one that you, your spouse, your minor children, or any dependent child of any age who is incapable of self-support because of a mental or physical disability lives in, or if you refinance your home the lender or the County may require you to pay all or a portion of the amounts owed the County. Also, if real property is purchased after the Lien is signed, the Lien will have priority (based on recording date) over a Deed of Trust issued by the lender. A lender may require that the Lien be satisfied before making the loan.

Q17: Do I have to repay CMS if I get a new job?

A: No.

Q18: Is interest added on to what I owe?

A: No.

Q19: For married couples, do both spouses have to sign the Lien?

A: Yes, the applicant and spouse both have to sign the lien in front of either a Deputy County Clerk or Notary Public so that the form can be properly witnessed. If you are no longer residing with your spouse and are unable to obtain your spouse's signature, notify your worker. Your worker will advise you of alternate documentation that CMS may accept.

Q20: For married couples who are legally separated or divorced, do both spouses have to sign the Lien?

A: No. Only the applicant needs to sign the Lien, but **legal** documentation regarding the legal separation or divorce must be provided. If you are unable to provide legal documentation, notify your worker. Your worker will advise you of alternate documentation that CMS may accept.

Q21: If an unmarried couple owns a home together, do both owners have to sign the Lien or just the applicant?

A: Just the applicant.

Q22: If my spouse is deceased, is documentation required?

A: Yes, documentation is required. If you are unable to provide legal documentation, notify your worker. Your worker will advise you of alternate

LIENS

documentation that CMS may accept.

Q23: Can I pay the lien with credit cards?

A: No, payments to clear a Lien must be made by certified funds.

Q24: If a married couple applies for CMS on separate occasions, do the lien forms need to be signed again by both applicant and spouse.

A: Yes.



COUNTY MEDICAL SERVICES

QUESTION AND ANSWERS SHARE OF COST/REIMBURSEMENT AGREEMENT/LIENS

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COUNTY MEDICAL SERVICES

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REIMBURSEMENT AGREEMENT

(applies only to those who have applied for the CMS hardship)
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Q9: How long does the Reimbursement Agreement last?

A: Until you have fully repaid the amount you owe the County.

Q10: Does the Reimbursement Agreement include my children's assets (property, lottery winnings...)?

A: No.

Q11: Can my children be held responsible for repaying the County?

A: No.

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LIENS



COUNTY MEDICAL SERVICES

QUESTION AND ANSWERS SHARE OF COST/REIMBURSEMENT AGREEMENT/LIENS

LIENS

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A: No.
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A: No.
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A: No. The County cannot foreclose on your home during your lifetime or your spouse's lifetime. The County also cannot foreclose on your home while your minor children live in your home or during the lifetime of any dependent child of any age who lives in the home who is incapable of self-support because of a mental or physical disability.
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- Q11: Will my wages be garnished?
A: No.



COUNTY MEDICAL SERVICES

QUESTION AND ANSWERS SHARE OF COST/REIMBURSEMENT AGREEMENT/LIENS

LIENS

- Q12: How long does the Lien last?
A: Until you have repaid the amount owed to the County.
- Q13: If I sign the Lien, does it prevent me from buying real property in the future?
A: No, but the Lien would attach to any real property you buy in the future.
- Q14: Does the Lien include my children's real property?
A: No.
- Q15: What if I own my home with someone else?
A: The lien will not attach to the other person's interest in the home.
- Q16: When will I be required to make payments on the Lien?
A: After you are no longer eligible for CMS you may be required to make payments to the County. Such payments would reduce the amount secured by the Lien. The County cannot require you to use equity in your home to pay the Lien. If you sell your home and do not buy a new one that you, your spouse, your minor children, or any dependent child of any age who is incapable of self-support because of a mental or physical disability lives in, or if you refinance your home the lender or the County may require you to pay all or a portion of the amounts owed the County. Also, if real property is purchased after the Lien is signed, the Lien will have priority (based on recording date) over a Deed of Trust issued by the lender. A lender may require that the Lien be satisfied before making the loan.
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A: No.
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A: No.
- Q19: For married couples, do both spouses have to sign the Lien?
A: Yes, the applicant and spouse both have to sign the lien in front of either a Deputy County Clerk or Notary Public so that the form can be properly witnessed. If you are no longer residing with your spouse and are unable to obtain your spouse's signature, notify your worker. Your worker will advise you of alternate documentation that CMS may accept.
- Q20: For married couples who are legally separated or divorced, do both spouses have to sign the Lien?
A: No. Only the applicant needs to sign the Lien, but **legal** documentation regarding the legal separation or divorce must be provided. If you are unable to provide legal documentation, notify your worker. Your worker will advise you of alternate documentation that CMS may accept.
- Q21: If an unmarried couple owns a home together, do both owners have to sign the Lien or just the applicant?
A: Just the applicant.
- Q22: If my spouse is deceased, is documentation required?
A: Yes, documentation is required. If you are unable to provide legal



COUNTY MEDICAL SERVICES

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LIENS

documentation, notify your worker. Your worker will advise you of alternate documentation that CMS may accept.

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A: No, payments to clear a Lien must be made by certified funds.

Q24: If a married couple applies for CMS on separate occasions, do the lien forms need to be signed again by both applicant and spouse.

A: Yes.

SAMPLE



COUNTY MEDICAL SERVICES

PREGUNTAS Y RESPUESTAS PARTE DE COSTO/ACUERDO DE REEMBOLSO/GRAVAMEN

Se requiere que todo solicitante que solicita el programa County Medical Services (CMS, por sus siglas en inglés) después del 10 de abril del 2008, firme un Gravamen. A partir del 1º de julio del 2008, también se requiere que todo solicitante de Circunstancia Extrema de CMS firme un Acuerdo de Reembolso. Los solicitantes que califican sin la Circunstancia Extrema de CMS no necesitan firmar el Acuerdo de Reembolso. Los requisitos de Gravamen y de Acuerdo de Reembolso se refieren a cuándo y cómo usted deberá de pagarle al Condado después de que ya no reciba beneficios del programa CMS.

El Condado les enviará a ciertas personas que solicitaron la Circunstancia Extrema de CMS un estado de cuenta por la cantidad de la Parte de Costo para cualquier mes en que recibieron servicios médicos que cubre CMS. La Parte de Costo es una cantidad que usted paga cada mes que usted recibe servicios de CMS.

Este documento responde a preguntas frecuentes acerca estos tres diferentes requisitos.

Si tiene otras preguntas, hable con su trabajador de CMS. También puede ponerse en contacto con el Centro del Consumidor para la Educación sobre la Salud y Defensa de sus Derechos llamando al 1-877-734-3258 si necesita ayuda con su solicitud para el programa CMS.

Con fines para información solamente:

El Condado puede evaluar su elegibilidad para el programa CMS al mismo tiempo de su evaluación para el programa Low Income Health Program (LIHP, por sus siglas en inglés), pero el Condado necesitará información adicional.

Si el Condado tiene toda información necesaria para aprobar su elegibilidad para el programa LIHP, el Condado lo hará aun si usted no entrego los documentos necesarios para el programa CMS.

Si usted desea ser evaluado para el programa LIHP solamente, no se requiere que usted entregue los documentos necesarios para el programa CMS (como verificación de propiedad o el Gravamen de CMS).

Los límites de ingreso y requisitos de elegibilidad del programa LIHP y CMS son diferentes. Si usted tiene preguntas sobre los requisitos de elegibilidad del programa CMS, por favor consulte con su trabajador de elegibilidad. Su trabajador le puede explicar cuáles son los requisitos de elegibilidad del programa CMS, pero no puede aconsejarle si usted debería solicitar el programa CMS.

LIHP y CMS ofrecen la misma selección de clínicas de atención médica primaria, y la cobertura para la salud física es similar. LIHP ofrece cobertura limitada para la salud mental; CMS no cubre servicios de salud mental.



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PARTE DE COSTO (SOC, por sus siglas en inglés)

(sólo aplica a personas que han solicitado la Circunstancia Extrema de CMS)

P1: ¿Qué es Parte de Costo (SOC)?

R: Parte de Costo es la cantidad que usted debe pagar u obligarse a pagar cada mes hacia el costo de servicios médicos (incluyendo medicinas) que cubre CMS. Esto es diferente del Acuerdo de Reembolso y del Gravamen que se describe abajo, el cual es posible que no se colecte hasta el futuro.

P2: ¿Cuánto será la cuenta de mi parte de costo?

R: Su trabajador determinará la cantidad de su parte de costo mensual, y le notificará de esta cantidad y cómo fue calculada.

P3: ¿Se requiere que yo pague mi parte de costo cada mes?

R: Sólo si usted recibe servicios cubiertos por el programa CMS cada mes. Usted no será responsable de pagar su parte de costo en meses en que no recibió servicios del programa CMS. Favor de no mandar ningún pago al programa CMS hasta que reciba un estado de cuenta.

P4: ¿Cómo pago mi parte de costo?

R: Se le cobrará la cantidad de su parte de costo o la cantidad de sus servicios médicos que cubrió CMS, la cantidad que sea menor. Usted no recibirá un cobro por ningún mes en el cual usted no recibió servicios médicos de CMS. El estado de cuenta incluirá el domicilio a dónde enviar el pago mensual. No envíe ningún pago al programa CMS hasta que reciba el estado de cuenta. No envíe dinero en efectivo. El Condado no acepta pagos en efectivo.

P5: ¿Cuándo se me va a requerir que yo haga pagos?

R: La cuenta se debe cuando usted recibe el estado de cuenta que le envió el Condado. Si tiene alguna pregunta en cuanto al cobro de su parte de costo y su colección, puede llamar a nuestro representante de pagos para parte de costo al 1-877-702-6508.

P6: Acabo de ver a mi médico, ¿cuándo recibiré el estado de cuenta?

R: Una vez que todas las formas de reclamo son recibidas de parte de su proveedor de cuidado de salud.

- Si su parte de costo se ha cumplido para el mes, se le enviará un estado de cuenta mensualmente.
- Si su parte de costo no se ha cumplido para el mes, se le enviará un estado de cuenta cada tres meses.

P7: ¿Puedo pagar mi parte de costo con tarjeta de crédito?

R: Si, el Condado acepta Master Card, Visa, y Discover. También puede hacer pagos con cheques personales, cheques al portador y giros postales. El Condado no acepta pagos en efectivo.



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PARTE DE COSTO (SOC, por sus siglas en inglés)

(sólo aplica a personas que han solicitado la Circunstancia Extrema de CMS)

P8: ¿Por qué recibí un estado de cuenta?

R: Basado en la solicitud más reciente de CMS y la solicitud por Circunstancia Extrema de CMS, usted fue aprobado para beneficios de CMS con parte de costo. Ha recibido un estado de cuenta porque usted recibió servicios cubiertos por el programa CMS y es responsable de pagar su parte de costo.

P9: ¿Se añade interés a lo que debo?

R: No.

ACUERDO DE REEMBOLSO

(sólo aplica a personas que han solicitado la Circunstancia Extrema de CMS)

P1: ¿Cuál es el propósito del Acuerdo de Reembolso?

R: Permite que el Condado solicite el reembolso de su parte por:

- Su obligación de su parte de costo mensual para aquellos meses que usted recibe servicios de CMS, y/o
- Cualquier gasto relacionado con servicios médicos que CMS pagó de su parte.

P2: ¿Cuándo se va a requerir que yo haga pagos al Condado?

R: Usted recibirá un estado de cuenta del Condado para su parte de costo por cada mes que usted reciba servicios de CMS mientras usted es elegible al programa CMS. Usted está obligado a pagar su parte de costo cuando reciba el estado de cuenta. Después de que usted ya no sea elegible al programa CMS, usted recibirá un estado de cuenta del Condado por el balance debido en su cuenta donde será declarada toda cantidad que CMS ha pagado de su parte. Todo pago se debe cuando la cuenta se recibe.

P3: ¿Cuál es la diferencia entre el Gravamen y el Acuerdo de Reembolso?

R:

- Gravamen – El Gravamen se adhiere a bienes raíces para asegurar la cantidad por servicios de cuidado médico pagados bajo el programa CMS de mi parte.
- Acuerdo de Reembolso – Una vez que usted ya no es elegible al programa CMS, el Condado puede que le cobre el balance que se debe en su cuenta y puede solicitar el reembolso de sus bienes o ingreso que le sobre.

P4: ¿Si ya firmé el Gravamen, también tengo que firmar el Acuerdo de Reembolso?

R: Si está solicitando el programa por Circunstancia Extrema de CMS, entonces sí, tiene que firmar ambos documentos.

P5: ¿Puede que se me tome mi herencia y/o ganancias de lotería con el Acuerdo de Reembolso?

R: Sí, si tiene dinero sobrante de estas fuentes después de satisfacer sus necesidades y aquellas de su familia. Si parte de lo que usted hereda es una



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ACUERDO DE REEMBOLSO

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casa en la cual reside usted, su cónyuge, hijos menores, o cualquier hijo dependiente de cualquier edad que es incapaz de su independencia debido a una invalidez mental o física, el Condado no puede redimir esa casa.

P6: ¿Cuándo tengo que reembolsar al Condado?

R: Cuando usted deje de ser elegible al programa CMS o cuando muera, el Condado puede colectar el reembolso de aquellos bienes que usted obtuvo después de que usted solicitó el programa CMS, si hay exceso después de satisfacer sus necesidades y aquellas de su familia.

P7: ¿Cómo va a afectar mi crédito el firmar el Acuerdo de Reembolso con el Condado?

R: La firma del Acuerdo de Reembolso no afectará su crédito. Esto no es un documento que se registra.

P8: ¿Será embargado mi sueldo?

R: No, a menos que el Condado obtenga una orden judicial y usted deje de pagar la orden judicial. Aún así, el Condado sólo puede embargar su sueldo si usted tiene dinero que le sobre después de satisfacer sus necesidades y aquellas de su familia.

P9: ¿Cuánto tiempo dura el Acuerdo de Reembolso?

R: Hasta que usted haya reembolsado totalmente la cantidad que debe al Condado.

P10: ¿Se incluye en el Acuerdo de Reembolso los bienes de mis hijos (propiedad, ganancias de lotería...)?

R: No.

P11: ¿Puede que mis hijos sean sujetos a reembolsar al Condado?

R: No.

P12: ¿Tengo que reembolsarle al Condado sólo porque tengo un nuevo trabajo?

R: No.

P13: ¿Se añade interés a lo que debo?

R: No, a menos que el Condado obtenga una orden judicial.

P14: ¿Puedo pagar lo que debo con tarjeta de crédito?

R: Si, el Condado acepta Master Card, Visa, y Discover. También puede hacer pagos con cheques personales, cheque al portador y giros postales. El Condado no acepta pagos en efectivo.

P15: ¿Por qué recibo un estado de cuenta?



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ACUERDO DE REEMBOLSO

(sólo aplica a personas que han solicitado la Circunstancia Extrema de CMS)

R: Cuando solicitó beneficios del programa CMS, usted firmó el formulario CMS-106 Acuerdo de Reembolsar el Condado de San Diego. Al firmar el formulario, usted estuvo de acuerdo en reembolsar todo gasto relacionado a su cuidado médico que CMS pagó de su parte. El estado de cuenta es la cantidad que usted ahora le debe al Condado.

P16: ¿Puedo hacer arreglos de pago?

R: Sí, usted puede hacer arreglos de pago poniéndose en contacto con:

County of San Diego
Office of Revenue Recovery
P.O. Box 129037
San Diego, CA 92112
(619) 515-6200

P17: ¿Puedo conseguir una copia del acuerdo de reembolso que firmé?

R: Sí, usted puede solicitar una copia del acuerdo de reembolso que firmó enviando a su petición firmada a:

County Medical Services
P. O. Box 85222 MS 0557E
San Diego, CA 92186

GRAVAMEN

P1: ¿Necesito firmar el acuerdo de Gravamen?

R: Sí. Se requiere que toda persona que solicita el programa CMS a partir del 11 de abril del 2008, firme un Gravamen. No tiene que firmar un Gravamen si solicitó CMS antes del 11 de abril del 2008. Si está confinado a un hospital debido a tuberculosis (TB), pueda que no tenga que firmar el Gravamen. Si está confinado a un hospital debido a TB y también recibe servicios no relacionado a TB, pueda que no tenga que firmar el Gravamen. Si está hospitalizado por otros motivos, pero no confinado a un hospital debido a TB, el hecho que usted tenga TB no le excusa de firmar el Gravamen.

P2: ¿Cuál es el motivo del Gravamen?

R: El Gravamen se adhiere a bienes raíces para asegurar la cantidad que usted le debe al Condado por servicios pagados bajo el programa CMS de su parte. Esto permite al Condado que solicite el reembolso de tal cantidad de sus bienes raíces.

P3: Si firmo el Gravamen, ¿tengo que vender mi hogar?

R: No.



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GRAVAMEN

- P4: Si firmo el Gravamen, ¿se me obligará a mudarme de mi hogar?
R: No.
- P5: Soy un inquilino y no soy dueño de ninguna propiedad. ¿Tengo que firmar el Gravamen?
R: Sí. El Gravamen se adhiere a bienes raíces que usted pueda obtener en el futuro.
- P6: ¿Puede que se me tome mi herencia y/o ganancias de lotería con el Gravamen?
R: No, el Gravamen es vigente solamente contra sus bienes raíces.
- P7: ¿Puede el Condado redimir el Gravamen de mi hogar mientras mi familia viva ahí?
R: No. El Condado no puede redimir el derecho de su hogar durante su vida o la vida de su cónyuge. El Condado tampoco puede redimir el derecho de su hogar mientras sus hijos menores vivan en el hogar o durante la vida de cualquier hijo dependiente de cualquier edad que viva en el hogar, y quien es incapaz de su independencia debido a una invalidez mental o física.
- P8: ¿Puedo vender mi hogar y comprar otro?
R: Sí, usted puede vender su hogar y comprar otro siempre y cuando el Gravamen del Condado se traslade al nuevo hogar. El Condado renunciará el Gravamen contra el hogar original y lo transferirá al nuevo hogar, a condición de que la seguridad del Gravamen no sea impedida.
- P9: ¿Puedo financiar de nuevo mi hogar?
R: Sí, siempre y cuando el Gravamen del Condado no sea impedido, usted puede financiar de nuevo. También puede usar su hogar como garantía para pedir un préstamo para mejorar su hogar siempre y cuando el Condado encuentre que su seguridad no será impedida.
- P10: ¿Cómo va a afectar mi crédito el firmar el Gravamen?
R: El registro de un Gravamen es un asunto del registro público y aparecerá en los reportes de crédito del mismo modo en que aparece una hipoteca u otro préstamo.
- P11: ¿Será embargado mi sueldo?
R: No.
- P12: ¿Cuánto tiempo dura el Gravamen?
R: Hasta que usted haya reembolsado la cantidad que le debe al Condado.
- P13: Si firmo el Gravamen, ¿me impide esto comprar bienes raíces en el futuro?
R: No, pero el Gravamen se unirá a cualquier bien inmueble usted compre en el



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futuro.

P14: ¿El Gravamen incluye los bienes inmuebles de mis hijos?

R: No.

P15: ¿Y si soy dueño de un hogar con otra persona?

R: El Gravamen no se adhiere al interés de la casa de la otra persona.

P16: ¿Cuándo se requerirá que yo haga pagos del Gravamen?

R: Después de que usted deje de ser elegible al programa CMS el Condado puede requerir que haga pagos. Tales pagos reducirán la cantidad asegurada por el Gravamen. El Condado no puede requerir que usted use el valor líquido de su hogar para pagar el Gravamen. Si vende su hogar y no compra un nuevo hogar en el cual reside usted, su cónyuge, hijos menores, o cualquier hijo de cualquier edad que es incapaz de su independencia debido a una invalidez mental o física, o si financia de nuevo su casa, el prestamista o el Condado puede requerir que usted pague toda o una parte de las cantidades que se le debe al Condado. También, si compra bienes raíces después de haber firmado el Gravamen, el Gravamen tendrá prioridad (basado en la fecha en se registró) sobre una Escritura de Fideicomiso emitida por el prestamista. Un prestamista puede requerir que el Gravamen sea satisfecho antes de hacer el préstamo.

P17: ¿Tengo que reembolsarle al Condado si tengo un nuevo trabajo?

R: No.

P18: ¿Se le añade interés a lo que debo?

R: No.

P19: Para parejas casadas, ¿ambos cónyuges tienen que firmar el Gravamen?

R: Sí, ambos cónyuges tienen que firmar el Gravamen delante de un Agente Diputado del Condado o de un Notario para atestiguar que la forma fue correctamente firmada como es debido. Avísele a su trabajador(a) si usted ya no reside con su cónyuge y es incapaz de obtener la firma de su cónyuge. Su trabajador(a) le informará qué documentación alterna el programa CMS puede aceptar.

P20: Para parejas casadas que están separadas o divorciadas, ¿ambos cónyuges tienen que firmar el Gravamen?

R: No. Sólo el solicitante necesita firmar el Gravamen, pero se debe proporcionar documentación **legal** sobre la separación o el divorcio. Avísele a su trabajador(a) si no hay documentación legal disponible. Su trabajador(a) le puede aconsejar sobre qué documentación alterna acepta el programa CMS.

P21: Si una pareja no casada es dueña de un hogar, ¿ambos dueños tienen que firmar el Gravamen o solamente el solicitante?

R: Solamente el solicitante.



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- P22: Si mi cónyuge ha fallecido, ¿se requiere documentación?
R: Sí, se requiere documentación. Comuníquese con su trabajador(a) si es incapaz de proporcionar la documentación legal. Su trabajador(a) le aconsejará sobre documentación alterna que el programa CMS aceptará.
- P23: ¿Puedo pagar el Gravamen con tarjeta de crédito?
R: No, los pagos para liquidar el Gravamen deben ser hechos por medio de fondos documentados.
- P24: Si una pareja casada solicita el programa CMS en ocasiones separadas, ¿necesitan el solicitante y el cónyuge firmar de nuevo las formas del Gravamen?
R: Sí.