

**CRITERIA FOR DEPENDENT PREMIUM HARDSHIP WAIVER APPLICATION**

1. Must have applied for Healthy Montana Kids (HMK) Program for dependents aged 0 – 19 and been denied (must submit a copy of the denial letter with the application). HMK coverage denial cannot be due to the dependent being eligible for Montana University System (MUS) benefits, as there is an agreement with HMK to allow MUS dependents on HMK coverage if they qualify.
2. Dependents ages 19 – 26 are eligible to apply for the Dependent Premium Hardship Waiver based on their ineligibility to apply for the Healthy Montana Kids Program.
3. Total family income must be less than 115% of HMK income guideline.
4. List all sources of income (wages, tips, child support, alimony, etc.).
5. Provide documentation of household income (tax returns, W-2s, paychecks, etc.).
6. Provide list of each person in the policyholder's household (name, date of birth, age, relationship).
7. Provide a description of any medical or financial hardship incurred.