What is a liability?
A liability is a monthly payment that some participants are required to make in order to receive PASSPORT services. Not every participant in the PASSPORT program has a liability payment. Only those with income above a certain level will be required to make a liability payment. Ohio law determines how the liability amount is calculated. The amount is determined by your county Department of Job and Family Services (JFS).

How much will I have to pay?
Because liability payments are based on income, they vary from participant to participant. If you are required to make a liability payment, the final amount will be determined by your county JFS office. The amount will be based on information you provide to JFS.

Some people are enrolled in State-funded PASSPORT while they wait for JFS to approve their Medicaid application. This enables them to begin receiving services right away. In this case, Council on Aging will estimate your monthly liability payment based on information you provide during your PASSPORT assessment.

Your estimated liability payment may be adjusted once JFS approves your Medicaid application. If the adjusted payment is less than the estimated payment, you will be issued a refund or a have a credit applied to a future liability payment. If the adjusted payment is greater than the estimated payment, you will be required to pay the new amount going forward.

I have a lot of other bills, including rent and heating bills. Will these expenses reduce my liability payment?
According to Ohio Law, non-medical expenses are not considered when determining a liability. However, certain recurring medical expenses or health insurance premiums can be deducted from your gross monthly income to potentially lower your liability payment. This includes Medicare supplemental insurance (Parts B and D).

Share this information – including documentation to verify the expenses – with Council on Aging and your county JFS office.
I have outstanding medical bills. Are they considered?
In some cases, Medicaid will pay for medical expenses that were incurred up to three months prior to the date you applied for Medicaid. Be sure to notify Council on Aging and your county JFS office of any past medical bills and be prepared to provide copies of the bills. If the bills were incurred more than three months before you applied for Medicaid, they may be used to reduce your liability for a period of time to enable you to get the bills paid.

I have to buy incontinence supplies and they are very expensive.
There are some items that Medicaid or PASSPORT can provide once you are enrolled, including incontinence supplies. While this would not reduce your liability, it would reduce your monthly out-of-pocket expenses. Contact your PASSPORT care manager to determine what supplies can be paid for by PASSPORT or Medicaid.

Will my liability payment change?
Your liability amount is reviewed at least once each year. If your income has changed, it may increase or reduce your liability payment.

Do I have to make a decision now?
You can wait until you know how much your liability payment will be before deciding whether to enroll in PASSPORT. You are free to withdraw from the application process at any time, even after you are enrolled.

If you are enrolling in State-funded PASSPORT and decide to withdraw from PASSPORT after your Medicaid application is approved, you will not be issued a refund for liability payments already made while you were receiving services.

What happens if I don’t pay the liability?
Ohio law requires that any liability amount that is more than 120 days past due be turned over to the Ohio Attorney General’s Collections Enforcement Division. This office determines the next steps to collect the money.

Who can I contact for help?
It is important to remember that Council on Aging does not determine your final liability payment amount. This is determined by the Department of Job and Family Services.

If you have questions or concerns about your liability payment, contact your JFS case worker or one of the following resources:

Pro Seniors
Pro Seniors’ legal hotline is available to answer your questions about Medicaid. The legal hotline is free for Ohioans age 60 and older.

- (513) 345-4160
- (800) 488-6070
- www.proseniors.org

Legal Aid
(800) 582-2682

Ohio Attorney General Collections Enforcement Division
(888) 301-8885

Preserving Independence, Enhancing Quality of Life
Council on Aging is designated by the state of Ohio to serve older adults and people with disabilities within a multi-county region. We are experts at helping people with complex medical and long-term care needs, offering a variety of services via publicly-funded programs. Our mission: Enhance lives by assisting people to remain independent through a range of quality services.