The effective date of health coverage is determined in accordance with the following guidelines:

For traditional Medicaid and all benefit packages of Hoosier Healthwise except Benefit Package C, the **effective date can be no earlier than the third month prior to the month of application** if all eligibility requirements are met.23 This provision for retroactive coverage also applies to individuals who were deceased at the time of application.24 For Hoosier Healthwise Benefit Package C, **the effective date can be no earlier than the first day of the month of application**.

The effective date for an individual who was living in another state just prior to moving to Indiana will be no earlier than the month the individual became an Indiana resident.

SSI recipients are automatically eligible upon receipt of SSI. **SSI recipients can obtain three months of retroactive eligibility from the date verification is received by the DFR** (including data exchange or award letter). For ongoing members in another category, change processing rules apply (see 2220.05.00).