



COUNTY OF SAN LUIS OBISPO HEALTH AGENCY
PUBLIC HEALTH DEPARTMENT

Jeff Hamm Health Agency Director
Penny Borenstein, MD, MPH Health Officer/Public Health Director

Share of Cost Fact Sheet

Share of cost (SOC) is a monthly amount you have to pay towards your health care expenses before MISP will pay your expenses. SOC works like a private insurance plan's monthly deductible.

You DON'T Have to Pay a SOC

- If you don't receive any services that month
If you receive only covered services at Community Health Centers (CHC)
If you receive services outside of CHC AND you've already met your maximum SOC that month

When You DO Have to Pay a SOC

- You will have a SOC if you receive services outside of CHC and you haven't met your SOC maximum that month.
Providers will tell you how they want you to pay your SOC. They may ask you to pay for some of the SOC at the time of service and agree to a payment plan for the balance, or they may ask you to pay your full SOC at the time of service, or they may want to wait until MISP has processed their claim and then send you a bill for your SOC.
We will apply amounts that you agree to pay your provider as well as amounts you paid up front towards meeting your monthly SOC. Ask your provider to immediately report to MISP any SOC you've paid up front, or agreed to pay, so we may update your balance.
MISP approved providers have agreed to discounted rates, so even if your SOC means you have to pay for the service be sure they process your bill as an MISP client so you will receive the discounted rate and have the amount applied to your monthly SOC balance.
Review statements you receive and promptly notify MISP of any errors. Providers don't always remember to report SOC.
You can also use other medical expenses to pay down your monthly SOC even if they're not related to your MISP medical need. For example, if you give us your receipt for the cold medicine and wrist brace you purchased from Rite Aid on 1/5/14, we can apply that amount towards your January SOC balance.
See the table on page 2 for an example of how SOC is works.

How Your SOC is Determined

- Basically, the higher your household net income, the higher your SOC.
MISP uses the same rules and methods to calculate SOC as the state's Medi-Cal program. SOC is the difference between your income after allowable deductions and the Maintenance Need Level (MNL), which is a set amount allocated for living expenses.

Table with 2 columns: Category and Amount. Rows include Household Size: One, Net income: \$1,500, MNL: -\$690, SOC: = \$810, Household Size: Two, Net income: \$2,240, MNL: -\$840, SOC: = \$1,400.

- Medi-Cal sets the MNL based on your household size, plus \$90 if you're employed.
- SOC is the difference between your net income and MNL. The table on the right shows two examples with different income and MNL.

Example of How SOC Works			
Maximum Monthly SOC = \$1,400			
Medical Service Received	Total Cost	Amt. You Paid	SOC Balance
1/3/14 CHC Clinic	\$150	\$0	\$1,400
1/3/14 CHC Pharmacy	\$50	\$0	\$1,400
Total SOC Paid in January: \$0			
2/10/14 CHC Clinic	\$150	\$0	\$1,400
2/11/14 CHC X-ray	\$150	\$0	\$1,400
2/12/14 Orthopedic Exam (not CHC)	\$350	\$350	\$1,050
2/15/14 MRI Scan (not CHC)	\$1,000	\$1,000	\$50
2/15/14 CHC Pharmacy	\$50	\$0	\$50
2/20/14 Physical Therapy (not CHC)	\$100	\$50	\$0
2/24/14 Physical Therapy (not CHC)	\$100	\$0	\$0
2/28/14 Orthopedic Exam (not CHC)	\$350	\$0	\$0
Total SOC Paid in February: \$1,400			
3/1/14 Physical Therapy (not CHC)	\$100	\$100	\$1,300
3/2/14 You purchased a back brace on Amazon.com		\$50	\$1,250
3/5/14 Physical Therapy (not CHC)	\$100	\$100	\$1,150
3/5/14 CHC Pharmacy	\$50	\$0	\$1,150
Total SOC Paid in March: \$250			