

Medicaid



GETTING STARTED



An Overview of Medicaid

KNOW YOUR RIGHTS

If you have been denied Medicaid benefits and disagree with this decision, you may file an appeal and ask for a fair hearing. People with Medicaid are entitled to have their medical information kept private. A Federal law requires Medicaid to cover and arrange for all medically-necessary health care services to Medicaid-eligible children, even if the state's Medicaid program wouldn't normally cover the services.

WHAT IS "SPEND DOWN"?

Under the "spend down" process, some states allow you to become eligible for Medicaid as "medically needy," even if you have too much income to qualify. This process allows you to "spend down," or subtract, your medical expenses (like the cost of hospital care or doctor's visits) from your income to become Medicaid eligible. This can lower your income so it's below the maximum amount allowed by your state's Medicaid program. To be eligible as "medically needy," your measurable resources (like savings accounts and certificate of deposits) also have to be under the resource amount allowed in your state.

WHERE CAN I GET MORE INFORMATION?

You can find helpful phone numbers and Web sites for the organizations below by visiting www.medicare.gov/contacts, or calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

- **To see if you qualify**, call your State Medical Assistance (Medicaid) office. Use the website above and search by organization.
- **For free health insurance counseling and personalized help with insurance questions**, call your State Health Insurance Assistance Program (SHIP).
- **To learn more about the Medicaid program**, visit www.cms.gov/home/medicaid.asp.

LET'S GET STARTED

Medicaid (also called Medical Assistance) is a joint Federal and state program that helps pay medical costs for certain people and families who have limited income and resources. Medicaid will pay participating doctors, pharmacists, hospitals, or other providers for your care.

Each state decides what counts as income and resources, who is eligible, what services are covered, and the cost for services. States also decide how to run their program as long as they follow the Federal guidelines. As a result, there are 56 different Medicaid programs — one for each state, territory, and the District of Columbia.

WHERE DO I APPLY?

In general, if you have limited income and resources you should apply for Medicaid in the state where you live. The rules for counting your income and resources vary by state. Resources include money in a checking or savings account, stocks, and bonds. There are also special rules for those who live in nursing homes and for disabled children living at home.

If you apply and are approved for Medicaid, you will get an approval letter, and you also may get a card to use when you get health care services.

AM I ELIGIBLE?

You may be eligible for Medicaid if you meet the requirements for your state. In addition to having limited income and resources, you may be asked the following questions:

- What is your age?
- Are you pregnant?
- Are you a child under the age of 19? Or, are you the parent or caretaker of a child with Medicaid?
- Are you disabled?
- Are you blind?
- Are you a U.S. citizen or an immigrant who meets certain requirements?

Note: Even if your income seems to exceed Medicaid income levels in your state, you may be eligible under Medicaid spend down rules, which are described later in this brochure.

WHAT DO I PAY?

Depending on your state's rules, you may have to pay a small part of the cost (such as a copayment) for some medical services. If you qualify for both Medicare and Medicaid, most of your health care costs will be covered, and you will automatically get Extra Help paying for prescription drugs.

WHAT'S COVERED?

Medicaid generally covers the following:

- Inpatient hospital services
- Outpatient hospital services
- Pregnancy-related services
- Vaccines for children
- Doctor services
- Nursing facility services for people 21 or older
- Family planning services and supplies
- Rural health clinic services
- Home health care for people eligible for skilled nursing facility services
- Laboratory and X-ray services
- Pediatric and family nurse practitioner services
- Nurse-midwife services
- Federally-qualified health center (FQHC) services
- Early and periodic screening, diagnostic, and treatment services for children under 21
- Necessary transportation to and from medical providers

Note: States can decide to cover more services than those listed above. Check with your State Medical Assistance (Medicaid) office for an exact list of what your state covers. Call 1-800-MEDICARE (1-800-633-4227) to get their phone number. TTY users should call 1-877-486-2048. Or, visit www.medicare.gov/contacts and search for your state Medicaid office's contact information.