

# WHAT IS MEDICAID?

Medicaid is health insurance for consumers who have limited or no income. It works very similarly to commercial insurance. It has health plans and provider networks and covers similar services, like doctor visits, labs and tests, and prescriptions. Many of the doctors and hospitals in commercial plans also take Medicaid (for example, John's Hopkins in MD).

## Who it Covers (varies by state)

- **Kids up to age 19**
  - Income varies. Can be up to 400% of the Federal Poverty Level (FPL). See table on page 2. Typically up to about 200-250% of the FPL.
  - Children in higher income households are often eligible for coverage through a program called CHIP (Children's Health Insurance Program) which is similar to Medicaid but usually has some cost.
- **Pregnant women**
  - Income varies. Generally around 200% FPL
- **Adults ages 19-64 in the following markets at 138% FPL**
  - CA, WA, NV, KY, LA, WV, MN, IA, NY, NJ, MD, VA, IN
  - WI the limit is 100% FPL
  - DC the limit is 215% FPL
- **Aged, Blind and Disabled**
  - Typically people receiving Supplemental Security Income (SSI) in some form
  - For people with Medicare it helps pay for services such as long-term services and supports (activities of daily living, etc.)
  - Income limits vary depending on what program they are in but are typically lower than standard Medicaid limits. For many it is around \$783/month for a single person and \$1,175 for a couple
- **Parents/Caregivers of Children under 19**
  - GA - 35% FPL
  - TX - 17% FPL
  - FL - 31% FPL
  - SC - 67% FPL
  - TN - 100% FPL

## What it Covers

Medicaid covers all the standard care items

- Doctor's visits
- Hospital services
- Prescriptions
- Labs and tests
- Urgent Care
- Preventive Care
- DME
- Dental and Vision for Kids (all markets) and sometimes for adults (some markets)
- Much more

## Cost

Medicaid services typically have zero cost. Some children and adults in higher-income households may have a small monthly premiums and/or copays. An example would be prescriptions where some members may have a \$0-\$4 copay.

## How to Apply

There is variation throughout markets but the general process is:

Consumers apply for Medicaid through the state. If a consumer is approved for Medicaid, they then have the opportunity to choose a health plan through a 3rd party independent entity hired by the state (typically Maximus). Some details:

- Applications can be done online, by phone, and by paper application. In person applications have largely been suspended during the pandemic
- Online application will produce the fastest results. Some states will let you know if you qualify immediately if you apply online. Paper/Phone applications can take up to 60 days to process.
- If a member does not choose a health plan, one will be chosen for them. All members have a period after they enroll to switch health plans. Usually 60 to 90 days.
- Members have to renew their Medicaid benefits annually, and sometimes states will reverify income at more frequent intervals.
- Our reps cannot help complete applications or determine eligibility. We can provide information however when asked and we can tell them what the income limits are.
  - The exception is NY. In NY our reps act as the state's facilitated enrollers and enroll people into Medicaid

2020 Federal Poverty Level Table		Monthly Income		
Household Size	Annual Income	100% FPL	138% FPL	200% FPL
1	\$12,760	\$1,063	\$1,468	\$2,127
2	\$17,240	\$1,437	\$1,983	\$2,874
3	\$21,720	\$1,810	\$2,498	\$3,620
4	\$26,200	\$2,183	\$3,013	\$4,367
5	\$30,680	\$2,557	\$3,529	\$5,114
6	\$35,160	\$2,930	\$4,044	\$5,860
7	\$39,640	\$3,303	\$4,559	\$6,607
8	\$44,120	\$3,677	\$5,074	\$7,354
9	\$48,600	\$4,050	\$5,589	\$8,100
10	\$53,080	\$4,423	\$6,105	\$8,847
11	\$57,560	\$4,797	\$6,620	\$9,594
12	\$62,040	\$5,170	\$7,135	\$10,340
13	\$66,520	\$5,543	\$7,650	\$11,087
14	\$71,000	\$5,917	\$8,165	\$11,834
15	\$75,480	\$6,290	\$8,681	\$12,580

**Note:** Pregnant women's unborn children count as a Household member.

State	Where to send for Medicaid
CA	<a href="http://www.chooseanthem.com/ca">www.chooseanthem.com/ca</a>
WA	<a href="http://www.chooseamerigroup.com/wa">www.chooseamerigroup.com/wa</a>
NV	<a href="http://www.choosebluenow.com">www.choosebluenow.com</a>
TX	<a href="https://www.yourtexasbenefits.com">https://www.yourtexasbenefits.com</a>
IN	<a href="https://fssabenefits.in.gov/bp/#/">https://fssabenefits.in.gov/bp/#/</a>
WI	<a href="https://access.wisconsin.gov/access/">https://access.wisconsin.gov/access/</a>
LA	<a href="http://www.ldh.la.gov/index.cfm/page/237">http://www.ldh.la.gov/index.cfm/page/237</a>
KY	<a href="https://benefind.ky.gov/">https://benefind.ky.gov/</a>
WV	<a href="http://www.chooseunicare.com">www.chooseunicare.com</a>
MN	<a href="https://www.mnsure.org/">https://www.mnsure.org/</a>
IA	<a href="https://dhs.iowa.gov/how-to-apply">https://dhs.iowa.gov/how-to-apply</a>
New York City	<a href="https://nystateofhealth.ny.gov/">https://nystateofhealth.ny.gov/</a>
Western New York	<a href="https://nystateofhealth.ny.gov/">https://nystateofhealth.ny.gov/</a>
NJ	<a href="http://www.chooseamerigroup.com/nj">www.chooseamerigroup.com/nj</a>
MD	<a href="http://www.chooseamerigroup.com/md">www.chooseamerigroup.com/md</a>
D.C.	<a href="https://www.amerigroupdc.com/">https://www.amerigroupdc.com/</a>
VA	<a href="http://www.chooseanthem.com/va">www.chooseanthem.com/va</a>
GA	<a href="https://georgia.gov/apply-medicaid">https://georgia.gov/apply-medicaid</a>
SC	<a href="https://apply.scdhhs.gov/CitizenPortal/application.do">https://apply.scdhhs.gov/CitizenPortal/application.do</a>
FL	<a href="https://www.myflorida.com/accessflorida/">https://www.myflorida.com/accessflorida/</a>
TN	<a href="https://tenncareconnect.tn.gov/services/homepage">https://tenncareconnect.tn.gov/services/homepage</a>

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