

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

Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Blue Cross of California Partnership Plan, Inc. are independent licensees of the Blue Cross Association. Blue Cross of California is contracted with L.A. Care Health Plan to provide Medi-Cal Managed Care services in Los Angeles County. Anthem Blue Cross is the trade name of Blue Cross of California, independent licensee of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. Simply Healthcare Plans, Inc. is a Managed Care Plan with a Florida Medicaid Contract.

Clear Health Alliance is a Managed Care Plan with a Florida Medicaid Contract. Anthem Blue Cross and Blue Shield is the trade name of Anthem Insurance Companies, Inc., independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. Anthem Blue Cross and Blue Shield Medicaid is the trade name of Anthem Kentucky Managed Care Plan, Inc., independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. Healthy Blue is the trade name of Community Care Health Plan of Louisiana, Inc., an independent licensee of the Blue Cross and Blue Shield Association. HealthChoice is a program of the Maryland Department of Health. Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association. Anthem Blue Cross and Blue Shield Healthcare Solutions is the trade name of Community Care Health Plan of Nevada, Inc., an independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. Services provided by HealthPlus HP, LLC, a licensee of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. BlueCross BlueShield of Western New York is a division of HealthNow New York Inc., an independent licensee of the BlueCross BlueShield Association. Healthy Blue is a Medicaid plan offered by Blue Cross and Blue Shield of North Carolina. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. ® Marks of the Blue Cross and Blue Shield Association. All other marks are the property of their respective owners. BlueChoice HealthPlan is an independent licensee of the Blue Cross and Blue Shield Association. BlueChoice HealthPlan has contracted with Amerigroup Partnership Plan, LLC, an independent company, for services to support administration of Healthy Connections. Amerigroup members in the Medicaid Rural Service Area and the STAR Kids program are served by Amerigroup Insurance Company; all other Amerigroup members in Texas are served by Amerigroup Texas, Inc. HealthKeepers, Inc. is an independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. UniCare Health Plan of West Virginia, Inc. Anthem Blue Cross and Blue Shield is the trade name of CompCare Health Services Insurance Corporation, an independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.