

## What's "spend down?"

Even if your income is higher than Medicaid income levels in your state, you may be eligible under Medicaid "spend down" rules. 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 from your income to be eligible for Medicaid.

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. Call your state Medicaid office to see if you qualify and learn how to apply (see "Where can I get more information?")

## Know your rights

- If you've been denied Medicaid benefits and disagree with this decision, you may file an appeal.
- People with Medicaid have the right to have their health records kept private.
- The law requires Medicaid to cover and arrange for all medically necessary, Medicaid-covered services to Medicaid-eligible children, even if the state's Medicaid program wouldn't normally cover the services.

## Where can I get more information?

- To find the phone number and website for your State Medical Assistance (Medicaid) office, visit [Medicare.gov/contacts](http://Medicare.gov/contacts), or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- **To see if you or your family member qualifies for Medicaid**, call your state Medicaid office.
- **To learn more about Medicaid**, visit [HealthCare.gov/do-i-qualify-for-medicaid](http://HealthCare.gov/do-i-qualify-for-medicaid)

There are new opportunities to get quality health coverage through Medicaid even if you weren't eligible before. In many states, adults with no children and who don't have disabilities are covered for the first time. This means that adults between the ages of 19 and 64 who don't have children or a disability and have an income up to \$15,521.10 (for 1 person) or \$31,720.50 (for a family of 4) in 2014, may qualify for Medicaid. The income level is higher for couples or if you have children. Also, children in families with incomes too high to qualify for Medicaid may be eligible to enroll in their state's Children's Health Insurance Program (CHIP). If you're enrolled in Medicaid now, you don't have to do anything new. The basic rules about your coverage, rights, and protections under Medicaid don't change. Check with your state Medicaid office, or visit [HealthCare.gov](http://HealthCare.gov) to learn more about coverage options for you and your family.

# Medicaid



## GETTING STARTED



## An overview of Medicaid



## Let's get started

### What's Medicaid?

Medicaid is a joint federal and state program that helps pay medical costs for some people with limited income and resources. Medicaid also offers benefits not normally covered by Medicare, like personal care services. If you qualify for Medicaid in your state, you automatically qualify for Extra Help paying your Medicare prescription drug coverage (Part D).

### How does it work?

Every state has to follow certain coverage and eligibility standards under federal law. However, each state decides how to run its program, what counts as income and resources, who's eligible, what services are covered, and the cost for services. As a result, Medicaid programs can vary by state and territory. Some states use different names for their Medicaid programs, like Medi-Cal in California or TennCare in Tennessee.

### How can I get Medicaid?

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'll get an approval letter, and you also may get a card to use when you get health care services.

### How do I know if I qualify?

In addition to having limited income and resources, there are other requirements you'll have to meet for your state. When you apply, you may be asked these questions to help determine your eligibility:

- How old are you?
- Are you pregnant?
- Are you or is your child under 19?\*
- Or, are you the 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?
- Are you under 26 and were in foster care before your 18th birthday?

\*In some states, the age to qualify as a child under Medicaid may be up to 21 for certain coverage groups, like foster care children.

**Note:** You may qualify under Medicaid "spend down" rules (described later in this brochure) even if your income is more than Medicaid income levels in your state.

### What do I pay?

What you pay for coverage depends on your state's rules. You may have to pay a small part of your health care costs (like a copayment). If you qualify for both Medicare and Medicaid, most of your health care costs will be covered, and you'll get Extra Help paying for prescription drugs.

### What's covered?

Medicaid generally covers:

- Inpatient hospital services
- Outpatient hospital services
- Pregnancy-related services
- Vaccines for children
- Doctor services
- Prescription drugs
- Nursing facility services
- Family planning services and supplies
- Rural health clinic (RHC) services
- Home health services
- Laboratory and X-ray services
- Pediatric and family nurse practitioner services
- Nurse-midwife services
- Federally qualified health center (FQHC) services
- A broad range of services for children under 21
- Necessary transportation to and from medical providers

**Note:** States can choose to cover more services than those listed above. Check with your state Medical Assistance (Medicaid) office for a list of what your state covers. Visit [Medicare.gov/contacts](https://www.Medicare.gov/contacts), or call 1-800-MEDICARE (1-800-633-4227) to get your state Medicaid office phone number. TTY users should call 1-877-486-2048. Visit [Medicaid.gov](https://www.Medicaid.gov) or [HealthCare.gov](https://www.HealthCare.gov) to learn about coverage options for you and your family.