



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 provide 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. Subtracting medical expenses from income can reduce your income to a level below the maximum allowed by your state's Medicaid program. In order to be eligible as "medically needy," your countable resources (savings accounts, certificate of deposits, etc.) also have to be under the established resource standard in your state.

CENTERS FOR MEDICARE & MEDICAID SERVICES

WHERE CAN I GET MORE INFORMATION?

You can find helpful phone numbers and websites for the organizations below by visiting www.medicare.gov 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.
- **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.hhs.gov/home/medicaid.asp.

Medicaid



GETTING STARTED



An Overview of Medicaid



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 can 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.

In general, you should apply for Medicaid in the state where you live if you have limited income and resources. 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?

If you meet the requirements for your state, you may be eligible for Medicaid. 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? 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?

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. If you have Medicare and Medicaid, you will automatically get extra help paying for prescription drugs.

WHAT'S COVERED?

Medicaid generally offers the following:

- Outpatient and inpatient 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
- Emergency transportation services

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.

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