

## MEDICAID ELIGIBILITY – THE BASICS

**Medicaid** - provides medical assistance for certain individuals and families with low income and resources

### Who is Eligible?

- Broad categories for Medicaid eligibility are:
  - Age 65 or Over
  - Blind
  - Disabled, or
  - Members of families with a dependent child, or
  - Qualified pregnant women and children

### Medicaid Eligibility Groups

- Mandatory Eligibility
- Optional Eligibility
- Medically Needy

#### **Mandatory**

- Family Medical Assistance Program (FMAP) (families with dependent children)
- Children under age 7 with family income below FMAP limits (Child Medical Assistance Program)
- SSI (cash for aged, blind, disabled)
- Pregnant women up to 185% of the FPL until 60 days after end of pregnancy (Iowa covers up to 200% of FPL at its own option)
- Infants < age 1 if mother is eligible or under 200% FPL limit
- Children < age 6 with income under 133% FPL
- Children < age 19 with income under 100% FPL (Iowa covers up to 133% of FPL at its own option)
- Children in foster care and subsidized adoptions
- Certain Medicare beneficiaries
  - Qualified Medicare Beneficiaries (QMB Program).
  - Specified Low-Income Medicare Beneficiaries (SLMB).
  - Qualified Disabled and Working Individuals (QDWI)
  - Qualified Individuals (QI1)
- Special protected classes
  - 12 month transitional medical
  - Individuals ineligible due to child or spousal support

#### **Optional**

- Children under age 21 and over age 65 in institutions for mental disease.
- Children age 7 through 20 with family income below the FMAP income limits (Child Medical Assistance Program)
- Subsidized adoption children under age 21
- Pregnant women with presumptive Medicaid eligibility
- Institutionalized individuals meeting SSI disability criteria with income below 300% of the SSI income standard ( $\$552 \times 3 = \$1,656$ )
- Individuals on an Home and Community Based Services (HCBS) waiver who would be eligible if they were institutionalized

## **MEDICAID ELIGIBILITY – THE BASICS**

- Individuals receiving State Supplementary Assistance
- Individuals eligible for, but not receiving SSI or State Supplementary Assistance
- Individuals eligible for FMAP, SSI or State supplement if not in an institution
- Medicaid for Employed People with Disabilities (MEPD)
- Individuals needing breast or cervical cancer treatment (BCCT) with presumptive Medicaid eligibility
- Individuals needing breast or cervical cancer treatment (BCCT)

### **Medically Needy - having too much income or resources to qualify for mandatory or optional groups**

- When a state chooses the optional group of Medically Needy, the following groups of people must be covered:
  - pregnant women,
  - infants,
  - children,
- The following groups of people may be covered under Medically Needy at state option:
  - caretakers, and
  - aged, blind and disabled individuals

### **Other Requirements**

- Federal regulations specify that revisions to Medicaid eligibility requirements for families or children cannot harm anyone who would have been eligible for the Family Investment Program (FIP) under FIP rules in place on July 16, 1996
- Federal regulations specify that revisions to Medicaid income and resource limits or methodologies for children cannot be more restrictive than those in place on June 1, 1997. Failure to comply will result in a state losing their entire Title XXI funding.

## DESK AID

COVERAGE GROUP	RESOURCE LIMIT	INCOME LIMITS							
<b>Food Stamps</b>	\$3,000 one or more if age 60 or older or disabled \$2,000 all other applicant HH	Household Size							
			1	2	3	4	5	6	7
		Gross	\$ 960	\$ 1294	\$ 1628	\$ 1961	\$ 2295	\$ 2629	\$ 2962
		Net	\$ 739	\$ 995	\$ 1252	\$ 1509	\$ 1765	\$ 2022	\$ 2279
		Max Allotment	\$ 139	\$ 256	\$ 366	\$ 465	\$ 553	\$ 663	\$ 733
<b>FIP</b>	\$2,000 per applicant HH \$5,000 per recipient HH	Household Size							
			1	2	3	4	5	6	7
		Test 1	\$ 675.25	\$1330.15	\$1570.65	\$1824.10	\$2020.20	\$2249.60	\$2469.75
		Test 2	\$ 365	\$ 719	\$ 849	\$ 986	\$ 1092	\$ 1216	\$ 1335
		Test 3	\$ 183	\$ 361	\$ 426	\$ 495	\$ 548	\$ 610	\$ 670
<b>FMAP and FMAP-Related Medicaid</b>	\$2,000 per applicant HH \$5,000 per recipient HH	Household Size							
			1	2	3	4	5	6	7
		Test 1	\$ 675.25	\$1330.15	\$1570.65	\$1824.10	\$2020.20	\$2249.60	\$2469.75
		Test 2	\$ 365	\$ 719	\$ 849	\$ 986	\$ 1092	\$ 1216	\$ 1335
		Test 3	\$ 183	\$ 361	\$ 426	\$ 495	\$ 548	\$ 610	\$ 670
<b>Mothers and Children (MAC) Medicaid *</b>	\$10,000 per HH	Household Size							
		Poverty Level	1	2	3	4	5	6	7
		200% Pg women/infants	\$ 1477	\$ 1990	\$ 2504	\$ 3017	\$ 3530	\$ 4044	\$ 4557
		133% Children 1-18	\$ 982	\$ 1324	\$ 1665	\$ 2007	\$ 2348	\$ 2689	\$ 3031
<b>Medically Needy Medicaid *</b>	\$10,000 per HH	Medically Needy Income Level (MNIL)							
		Household Size							
		1	2	3	4	5	6	7	
		\$ 483	\$ 483	\$ 566	\$ 666	\$ 733	\$ 816	\$ 891	

	1	2	3	4	5	6	7
<b>100% Poverty Level</b>	\$ 739	\$ 995	\$ 1252	\$ 1509	\$ 1765	\$ 2022	\$ 2279

<b>SSI-Related Medicaid *</b>	\$2,000 for 1  \$3,000 for a couple	<b>Household Size (Couple in own home)</b>						
		1	2	\$ 552	\$ 829			
<b>Medically Needy Medicaid *</b>	\$10,000 per HH	<b>Medically Needy Income Level (MNIL) Household Size</b>						
		1	2	3	4	5	6	7
		\$ 483	\$ 483	\$ 566	\$ 666	\$ 733	\$ 816	\$ 891
<b>QMB * (A Medicare Savings Program)</b>	\$4,000 for 1  \$6,000 for a couple	<b>Poverty Level</b>		<b>Household Size</b>				
		100%	1	2	\$ 739	\$ 995		
<b>SLMB * (A Medicare Savings Program)</b>	\$4,000 for 1  \$6,000 for a couple	<b>Poverty Level</b>	<b>Household Size</b>	<b>Income Over</b>	<b>But Less Than</b>			
		Over 100% but less than 120%	1	\$ 739	\$ 886			
			2	\$ 995	\$ 1194			
<b>Expanded SLMB * (QI-1) (A Medicare Savings Program)</b>	\$4,000 for 1  \$6,000 for 2	<b>Poverty Level</b>	<b>Household Size</b>	<b>Income</b>	<b>But Less Than</b>			
		120% but less than 135%	1	\$ 886	\$ 997			
			2	\$ 1194	\$ 1344			
<b>Home Health SLMB * (QI-2) (A Medicare Savings Program)</b>	\$4,000 for 1  \$6,000 for 2	<b>Poverty Level</b>	<b>Household Size</b>	<b>Income</b>	<b>But Less Than</b>			
		135% but less than 175%	1	\$ 997	\$ 1293			
			2	\$ 1344	\$ 1742			
<b>QDWP Medicaid * (A Medicare Savings Program)</b>	\$4,000 for 1  \$6,000 for a couple	<b>Poverty Level</b>		<b>Household Size</b>				
		200%	1	2	\$ 1477	\$ 1990		

Medicare Part B Premium  
(Effective 1-1-2003)

\$58.70

\* Note: Compare net countable income to the income limits.

## **Covered Medicaid Services**

### **Mandatory Medicaid Services**

- Inpatient hospital
- Outpatient hospital
- Prenatal care
- Vaccines for children
- Physician services
- Nursing facility services for persons aged 21 or older
- Family planning services and supplies
- Rural health clinic services
- Home health care for persons eligible for skilled-nursing 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 for children under age 21
- Transportation

### **Optional Medicaid Services**

- Prescription drugs
- Dental services
- Intermediate Care Facilities for the Mentally Retarded (ICF/MR)
- Ambulance services
- Rehabilitation and physical therapy services
- Other practitioner services – Audiologists, Podiatrists, Optometrists, Opticians, Psychologists, Chiropractors, and Hearing Aid Dealers
- Durable medical equipment and supplies
- Eyeglasses
- Hearing Aids
- Orthopedic shoes
- Clinic services
- Ambulatory Surgical Center services
- Community Mental Health Center services
- Maternal Health Center services
- Birthing Center services
- Hospice services
- Certified Registered Nurse Anesthetist services
- Lead Inspection Agency services
- Home and Community Based care to certain persons with chronic impairments
- Adult Rehabilitation services
- Targeted Case Management

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