Medicaid 101 Guide

FEDlogic

What Is Medicaid?

Medicaid is state-run health insurance that is available to individuals and families who have limited income and resources and who may be blind, disabled, or over the age of 65.

Medicaid is jointly funded by both the federal government and individual states, but each state administers its own program, which must follow federal guidelines. Eligibility and coverage can vary from state to state. Medicaid covers a wide range of medical services, including doctor visits, hospital stays, prescription drugs, and long-term care.

Eligibility Requirements

Medicaid eligibility criteria primarily revolve around income level and household size. Individuals and families with limited financial resources may qualify for Medicaid coverage. Eligibility thresholds can vary from state to state, but they generally focus on those with incomes below a certain percentage of the federal poverty level (FPL). Additionally, certain categories of people, such as pregnant women, children, the elderly, and individuals with disabilities, often have specific pathways for eligibility, regardless of income.

It's important to note that eligibility determinations can involve an assessment of various factors beyond income alone. Assets, citizenship status, and residency requirements also play roles in determining eligibility. For example, while Medicaid generally targets U.S. citizens and certain qualified immigrants, emergency Medicaid services may be available to individuals with urgent medical needs regardless of immigration status.

Moreover, Medicaid expansion under the Affordable Care Act (ACA) has extended coverage to more low-income adults. As of May 2024, 41 states and Washington, DC, have adopted Medicaid expansion*, providing increased eligibility to healthcare for more individuals who previously fell into coverage gaps.

*https://www.kff.org/affordable-care-act/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/

When Can I Enroll?

Medicaid enrollment isn't limited to specific enrollment periods like Medicare or some private health insurance plans. Individuals can generally apply for Medicaid at any time during the year if they meet the eligibility criteria. This is particularly important because Medicaid often serves as a safety net for people facing sudden changes in their financial or health circumstances, such as:

Loss of Other Coverage: If someone loses their employer-offered health insurance or coverage through a family member's plan, they may be eligible for Medicaid.

Life Changes: Significant life events such as getting married, having a child, or moving to a new state can trigger eligibility for Medicaid. These events may also change household income or composition and affect current eligibility for Medicaid coverage.

Change in Income: If someone's income decreases due to job loss, reduced work hours, or other reasons, they may qualify for Medicaid.

Pregnancy: Pregnant women often have access to Medicaid coverage during their pregnancy and for a period after childbirth, regardless of their income level. This coverage is designed to ensure access to prenatal care and other essential services for both the mother and child.

Long-Term Care Needs: Individuals requiring long-term care, such as nursing home services, may become eligible for Medicaid to help cover the costs of these services.

What Else Should I Know?

The application process varies by state but usually involves providing information about household income, assets, family composition, citizenship or immigration status, and other relevant details. Once approved, coverage usually begins retroactively to the date of application or the first day of the month in which eligibility criteria were met, depending on the state's rules.

FEDlogic is available for a period of up to 24 months after employment ends and offers consultations that are unlimited, confidential, and free. A consultation with one of our experts can help you navigate and understand the process.

HERE'S HOW IT WORKS

1. **Make a phone consultation appointment**
   Call us at 877-837-4196 to schedule a phone consultation appointment with one of our federal and state benefits experts. Be sure to make the appointment at a time when family members are available to listen and ask questions as well. Calls typically last an hour.
2. **Tell us your story, ask questions and learn**
   You don't have to wade through tons of complex and confusing information to try to figure out what applies to you. We take the time to listen to your story and understand your needs, concerns, and goals. Then we empower you with the unbiased information you need so you can maximize your benefits and make the best decision for your situation.
3. **Enroll in your benefits**
   Once you feel confident you have all the information you need to make the best decision for you and your family, we'll walk you through the application and approval process.
4. **Relax and celebrate**
   Without education and advocacy, many people don't tap into all the Social Security and Medicare benefits they've paid into during a lifetime of employment. You'll have the peace of mind knowing that you're getting all the benefits you deserve.
   So, sit back, relax and celebrate!