

Medicaid Fact Sheet

WHAT IS MEDICAID?

Medicaid is a joint federal and state program that provides access to a wide range of healthcare services based on income, family size, disability, and medical need. For Elders who have low incomes, are disabled, and who are not yet eligible for Medicare, Medicaid may help to provide free or low-cost access to healthcare. Medicaid provides access to services like hospital care, cancer and disease screenings, and preventative services. Medicaid will pay for services available at Indian health centers.



While Medicaid can provide these services at little or no cost, the application process has historically been slow and frustrating for many American Indians and Alaska Natives (AI/ANs). The recent changes to Medicaid, through the Affordable Care Act (ACA), have helped to increase access and streamlined the application process. However, understanding healthcare coverage can be challenging and it's important to know your options so that you can better manage the high costs associated with healthcare.

WHO IS ELIGIBLE?

Medicaid benefits can vary from state to state. As a result of the Affordable Care Act, in 2014 all adults under age 65 who earn less than 133% of the federal poverty level were made eligible for Medicaid. This means those Elders earning less than \$14,500 a year who previously did not qualify for Medicaid, may now be eligible. This change positively impacts many Elders.

Some states have extended Medicaid coverage to include women facing breast or cervical cancer, or those with tuberculosis (TB). This is optional for states and there are certain qualifications that an Elder must meet for coverage. The "medically needy" may also qualify for Medicaid, even if their income is too high to otherwise qualify.

In most states, people who are eligible for and receive Supplemental Security Income (SSI) are also eligible for Medicaid. Elders younger than 65 with disabilities may also be eligible for Medicaid, and are given all medically-necessary services. Elders older than 65 who receive Medicare may be eligible for Medicaid dependent on their state. Those earning 135% or less of the federal poverty level may qualify, as can those who are disabled, working, and earning 200% or less of the federal poverty level.

WHAT DOES IT COST?

The purpose of Medicaid is to serve those at a financial disadvantage, so the amounts that may be charged for services are less expensive than Medicare or private insurance. Some individuals will qualify for free services or care.

These charges, known as "cost sharing," are optional and set by the state of residence. These charges apply to those qualified or disabled individuals earning more than 150% of the poverty level, the medically needy, and certain other categories of Medicaid recipients.

However, for AI/ANs who have received a service from the Indian Health Service* (IHS), a tribal health program, or who are under a contract health service referral, such cost-sharing, out of pocket fees are forbidden. Under these specific circumstances, AI/ANs eligible for Medicaid are exempt from such fees.

WHAT SERVICES ARE COVERED?

Elders eligible for Medicaid in any state can receive inpatient and outpatient hospital services; nursing facility services; home, rural, and federal healthcare center services; lab and x-ray services; family nurse practitioner services; and transportation to medical care. A wide range of other services are made available by certain states. Go to www.medicaid.gov for a complete list of benefits that may be provided.

HOW TO APPLY FOR MEDICAID

Medicaid application is now a part of the Healthcare Marketplace application process.

- To apply for Medicaid, visit <https://www.healthcare.gov/get-coverage/>.
- To talk to someone in your area who can help, contact an Indian Health Care Provider, Community Health Representative, Medicaid Office, Doctor or Nurse, or a Social Services Office.

IMPORTANT: even if you are not eligible for Medicaid based only on income, you should apply anyway. You might still be eligible!

FIND FREE HEALTH CLINICS

A free clinic is **not** healthcare or health coverage, but it might be able to assist with services and help you avoid extremely expensive medical bills while you pursue coverage through Medicaid. The IHS website contains an interactive map to help you find health centers in your local area. Visit <https://www.ihs.gov/findhealthcare/>.

**The Indian Health Service (IHS), an agency within the Department of Health and Human Services, is responsible for providing federal health services to American Indians and Alaska Natives.*

SOURCE

Medicaid.gov, www.medicaid.gov.

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