

What's "spenddown"?

Even if your income is too high to qualify for Medicaid in your state, you may still be eligible for Medicaid if your medical expenses are higher than your available income. When subtracting your medical expenses and cost sharing (like copayments) lowers your income to a level that qualifies you for Medicaid, this process is called a "spenddown."

To qualify as "medically needy," your resources (like savings accounts and certificates of deposit) have to be lower than your state's limit. Call your state Medicaid office to see if you qualify and learn how to apply.

Know your rights

- People with Medicaid have the right to have their health records kept private.
- Medicaid must cover and arrange for many medically-necessary services for Medicaid-eligible children, even if a state wouldn't normally cover the services under its Medicaid program.
- If you've been denied Medicaid benefits and disagree with this decision, you can file an appeal.

For more information about appeals and eligibility, visit [Medicaid.gov/medicaid/eligibility/index.html](https://www.Medicaid.gov/medicaid/eligibility/index.html).

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.Medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

Where can I get more information?

To get the phone number for your state's Medicaid office, visit [Medicare.gov/talk-to-someone](https://www.Medicare.gov/talk-to-someone) and follow these steps:

1. Scroll down to "Get help with costs" and select "Find Your State Office."
2. You'll be taken to a page with your state's Medicaid website and phone number.

You can also call 1-800-MEDICARE (1-800-633-4227) to get the phone number for your state's Medicaid office. TTY users can call 1-877-486-2048. Visit [Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu?](https://www.Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu?) for more information

You may qualify for Medicaid if you're between 19 and 64, aren't pregnant or enrolled in Medicare, and have an income up to \$18,754 (for 1 person) or \$38,295 (for a family of 4) in 2022. 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 Medicaid coverage, rights, and protections don't change. Check with your state Medicaid office, or visit [HealthCare.gov](https://www.HealthCare.gov) to learn more about coverage options for you and your family.

"Medicaid: Getting Started" isn't a legal document. Official Medicaid Program legal guidance is contained in the relevant statutes, regulations, and rulings.

Medicaid



GETTING STARTED



Understand Medicaid basics



Let's get started

What's Medicaid?

A joint federal and state program that helps with medical costs for some people with limited income and resources. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid. If you have Medicare and qualify for Medicaid in your state, you automatically qualify for Extra Help paying for Medicare drug coverage.

How does it work?

Within broad federal guidelines, each state decides how to run its Medicaid program, including what counts as income and resources, who's eligible, what services are covered, and the cost for services. 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 can't afford to pay for the medical care you need, you should apply for Medicaid in the state where you live. States determine your need based on your income and resources. The rules for counting your income and resources vary by state. Resources include things like money in a checking or savings account, stocks, and bonds. There are also special rules for people who live in nursing homes and for children with disabilities 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 Medicaid eligibility:

- How old are you?
- Are you pregnant?
- Are you or your child under 19? Or, are you caring for a child?
- Do you have a disability or blindness?
- Are you a U.S. citizen or an immigrant who meets certain requirements?
- Are you currently under 26 and were you in foster care before your 18th birthday?

You may also qualify under Medicaid "spenddown" rules (described later in this brochure), even if your income is higher than your state's Medicaid income levels.

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 and prescription drug costs will be covered.

What's covered?

Medicaid generally covers:

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

Note: States can choose to cover more services than those listed. Check with your State Medical Assistance (Medicaid) office for a list of what your state covers. Visit [Medicare.gov/talk-to-someone](https://www.Medicare.gov/talk-to-someone), or call 1-800-MEDICARE (1-800-633-4227) to get your state Medicaid office's phone number. TTY users can 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.