



MEDICAID AT A GLANCE

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MEDICAID AT A GLANCE

- What is Medicaid?
- Who is Covered in Texas?
- What happens to Medicaid if SSI recipient works?
- Can a person qualify for Medicaid and Medicare?
- Income Disregards?
- Available Resources?



WHAT IS MEDICAID?

- Medicaid is a *jointly funded*, Federal-State health **insurance** program
- The program is specific to low-income and needy people
- Thirty-two states (including Texas) provide Medicaid eligibility to people eligible for Supplemental Security Income (SSI) benefits
- Medicaid eligibility starts the same months as SSI eligibility



WHO IS COVERED IN TEXAS?

Medicaid clients include:

- Individuals who are eligible for full coverage of acute services
- Prescription drugs
- Long-term services and supports

OR

Medicaid clients include:

- Time-limited or specific services
 - Emergency Services
 - Women's health services



WHO IS COVERED IN TEXAS?

Three primary categories of Medicaid clients eligible for **full** benefits:

- Families and children- Based on income level, depending on age or pregnancy
- Cash assistance recipients -Temporary Assistance for Needy Families or Supplemental Security Income
- Aging and Persons with Disabilities - Based on income level, age, and physical or mental disability*



WHAT HAPPENS TO MEDICAID IF SSI RECIPIENT WORKS?

One of the biggest concerns SSI beneficiaries have about going to work is the possibility of losing Medicaid coverage. Section 1619(b) of the Social Security Act provides some protection for these beneficiaries:

- The SSI recipient may continue to be eligible for Medicaid
- Medicaid coverage can continue even if a recipient's earnings along with other income become too high for a SSI cash payment
 - Medicaid coverage can continue if a person losses their SSI



WHAT HAPPENS TO MEDICAID IF SSI RECIPIENT WORKS?

Continued Medicaid Eligibility (Section 1619 (b)):

- Have been eligible for an SSI cash payment for at least one month
- Still qualify as a person with a disability
- Still meet all other eligibility rules including a resources test
- Need Medicaid in order to work
- Have gross earned income that is insufficient to replace SSI, Medicaid, and any publicly funded attendant care



WHAT HAPPENS TO MEDICAID IF SSI RECIPIENT WORKS?

Continued Medicaid Eligibility (Section 1619 (b)):

- SSA uses a threshold amount to measure whether a person's earnings are high enough to replace his/her SSI and Medicaid benefits.
- Thresholds are based on the following:
 - Amount of earnings which would cause SSI cash payments to stop in Texas
 - Average Medicaid expenses in Texas
 - The threshold amount for Texas: \$29,329



WHAT HAPPENS TO MEDICAID IF SSI RECIPIENT WORKS?

If a SSI beneficiary has gross earnings higher than the threshold amount for Texas, SSA can figure an individual threshold amount if that person has:

- Impairment-related work expenses
- Blind work expenses
- A plan to achieve self-support
- Personal attendant whose fees are publicly funded
- Medical expenses above the average amount in Texas



CAN A PERSON QUALIFY FOR MEDICARE AND MEDICAID?

Medicare is a *federally paid and administered* health **insurance** program for eligible persons with a disability and individuals age 65 or older usually consisting of:

- Hospital Insurance under Medicare (Part A)
- Supplementary Medical Insurance under Medicare (Part B)
- Voluntary prescription drug coverage with a Prescription Drug Provider (PDP) under Part D



CAN A PERSON QUALIFY FOR MEDICARE AND MEDICAID?

Dual Eligible

- Individuals who qualify for Medicare benefits and Medicaid assistance
- Individuals are a subset of the aging and disability population
- Medicaid pay for all or a portion of Medicare Part A and B premiums, co-payments, and deductibles for dual eligible



CAN A PERSON QUALIFY FOR MEDICARE AND MEDICAID?

Full Dual Eligible

- Medicare beneficiaries who are eligible for full Medicaid benefits
- Medicaid pays for the deductible and co-insurance for Medicare services
- Medicaid may pay for Medicaid services not covered by Medicare (ex: long-term services and supports)
- Medicare assumed responsibility for most prescription drug coverage for dual eligible



CAN A PERSON QUALIFY FOR MEDICARE AND MEDICAID?

Partial Dual Eligible

- Individuals who do not qualify for full Medicaid benefits but are Medicare beneficiaries
- Medicaid would provide *limited* assistance
- Programs for partial dual eligible who meet income and resource criteria include:
 - Qualified Medicare Beneficiaries (QMB)
 - Specified Low-Income Medicare Beneficiaries (SLMB)
 - Qualified Individuals (QI)



INCOME DISREGARDS?

In certain instances:

- Some portion of a person's income may be 'disregarded' when calculating eligibility for Medicaid
- A family's total income could be disregard cases such as:
 - Work expenses
 - Cost of living increases
 - When a child (under 18) becomes a full-time resident of a nursing facility or an Intermediate Care Facility for persons with Mental Retardation (ICF-MR)



RESOURCES

Social Security Red Book

<http://www.socialsecurity.gov/redbook/eng/glossary.htm>

Medicare Prescription Help Program

<http://www.socialsecurity.gov/prescriptionhelp/>

Ticket to Work

<http://www.socialsecurity.gov/pubs/10061.html>

Medicaid at a Glance

<http://www.socialsecurity.gov/pubs/10095.html#part11>

