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Medicaid

If you are in a low-income bracket or are unemployed, find out if you or your family are eligible for Medicaid, or if your children qualify for CHIP[1]. CHIP programs vary from state to state, as does eligibility. They usually cover children up to age 19. The family must meet certain income levels.

What You Need To Know About Medicaid

- Eligibility is based on family size, assets, and income
- Generally, once a person is eligible for Medicaid coverage, coverage starts on the date of application or on the first day of the month of application. Sometimes, benefits for up to three months before the month of application might be covered. Coverage usually stops at the end of the month in which a person is no longer eligible for coverage. Be sure to check with your state to find the exact start and end date for coverage for you or your loved one.
- Medicaid benefits can be different depending on the state in which you live. Check with your state to find out what benefits are available to you. A list of mandatory and optional Medicaid benefits can be found here[2].
- Medicaid is a type of health insurance, but the caseworkers may know of other helpful resources for people with low incomes
- Check if your health care provider accepts Medicaid
- If your income is too high to qualify for Medicaid, find out if you qualify for help buying a plan[3] on your state marketplace[4]
- If you make too much for Medicaid, your child or children may still qualify for CHIP
- If your child is disabled and has been getting Supplemental Security Income[5] (SSI)or Social Security Disability Income[6] (SSDI), they might qualify for Medicare[7]
- If you have private health insurance, drug coverage or Medicare, you may also be eligible for Medicaid if you are considered low income or have large medical costs.

Check with your state Medicaid office[8] to see if you are eligible.
- If you have private health insurance, drug coverage or Medicare along with Medicaid, you may hear about coordination of benefits (which insurance pays first and for which part of the bill). This means that the private insurance or Medicare must pay their portion of the medical costs before Medicaid is responsible.

Hyperlinks

1. www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance/government-funded-programs/childrens-health-insurance-program-chip.html
2. www.medicaid.gov/medicaid/benefits/mandatory-optional-medicaid-benefits/index.html
3. www.medicaid.gov/
4. marketplace.cms.gov/outreach-and-education/apply-for-or-renew-coverage.pdf
5. www.cancer.org/treatment/finding-and-paying-for-treatment/managing-costs/supplemental-security-income-for-people-with-cancer.html
6. www.cancer.org/treatment/finding-and-paying-for-treatment/managing-costs/social-security-disability-income-for-people-with-cancer.html
7. www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance/government-funded-programs/medicare-medicaid.html
8. www.medicaid.gov/state-overviews/index.html
9. www.medicaid.gov
10. www.healthcare.gov
11. www.medicaid.gov
12. www.healthcare.gov

Additional resources

Medicaid Website: www.medicaid.gov (www.medicaid.gov)[9]

This official U.S. government website offers state-specific information about this federal program. Information provided: Medicaid eligibility and how to apply for coverage, program benefits, drug coverage, and state resources.

State Health Care Marketplaces – US Department of Health and Human Services
Toll-free number: 1-800-318-2596 (also in Spanish) TTY: 1-855-889-4325

Website: www.healthcare.gov (www.healthcare.gov)[10]

Provides information on the new insurance law, takes you through the steps of finding insurance, and much more. If you don't have Internet access, the phone number will connect you with your state's marketplace.

References

Centers for Medicare and Medicaid Services (CMS). *Medicaid eligibility.* Accessed at https://www.medicaid.gov/medicaid/eligibility/index.html on April 12, 2019.

US Department of Health and Human Services (State Health Care Marketplaces). *Medicaid and CHIP coverage.* Accessed at https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/ on April 12, 2019.

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Our team is made up of doctors and oncology certified nurses with deep knowledge of cancer care as well as journalists, editors, and translators with extensive experience in medical writing.

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