

"MEDICALLY NEEDED" MEDICAID

TURN MEDICAL BILLS INTO MEDICAL CARE

If you are over 65, are blind or disabled or are a Single-parent-family with minor children, and have too much income or resources to get cash assistance or SS1, which come with regular Medicaid, medically needy Medicaid may help you pay your medical and drug bills.

What is Medicaid?

Medicaid pays for medical costs such as prescription drugs, hospital bills and doctor bills. You can only get Medicaid if you have very little income. Under medically needy Medicaid, your medical bills can help you qualify. Then Medicaid can pay your new bills for a short time.

It Is Not The Same As Medicare

Medicaid is not the same as Medicare. Both help pay for health care, but only Medicaid looks at your income when you apply. This pamphlet is only about the Medicaid program called medically needy Medicaid.

What Is Medically Needy Medicaid?

This program gives you a Medicaid card for each month that you pass the two tests described below.

Who Can Get Medically Needy Medicaid?

Medicaid is for people who have large medical bills but who have too much money to get regular Medicaid.

To get medically needy Medicaid you have to pass 2 "tests":

TEST 1: At least one of these things must be true for you:

- Age 65 or older, or
- Blind or Disabled, or
- in a family that has or is expecting a child (one parent must be absent, incapacitated or meet cash assistance rules for unemployment)

(Special rules make it easier for children and pregnant women to get Medicaid. To find out more, ask at the closest office of DCF.) If you meet this test you should "enroll" in the medically needy program. There is no income level for enrollment. You can enroll by contacting the Department of Children and Families. Your enrollment lasts for one year.

TEST 2: You have enough medical bills to bring your income down to the "medically needy income level." The amount of bills needed to bring your income down to the medically needy income level is called your "share of cost (SOC)." For each month in which you meet your SOC, you will be eligible for Medicaid for the month. (Medicaid may not pay these bills. But the bills can make you eligible for Medicaid, which pays some of your other medical costs.)

To find out if you have enough medical bills to pass "test 2", talk to the workers at the Department of Children and Families.

How to Make Medically Needy Medicaid Work For You

To make the most of medically need Medicaid, you have to:

- Know what medical bills you can count to make you eligible, and
- Pick the best time to use these bills to apply.

What Bills Can You Use To Make Yourself Eligible?

1. You can count unpaid bills. (This means that if your doctor, hospital or drugstore does not make you pay at the time they treat you, these bills can help you become eligible for medically needy Medicaid.)

You can count very old bills, even years old, as long as you still owe them. You do not have to be paying on them. However, you can only apply them to meet your SOC once.

2. You can count some paid bills.

A paid bill can be used only during the month it was paid.

Also, you must be the one who paid it or it must have been paid by-someone who did not have to pay it, such as your grown child.

This means you can't count it if Medicare or insurance paid it. But you can count it if a relative paid it and expects you to pay them back.

3. If you are the one applying for Medicaid, you can use your medical bills and the bills of other members of your household.

You can count bills for your husband or wife, your children under age 21, or for a disabled person who is dependent on you.

4. You can count more than hospital, doctor and prescription drug bills. You can count these things:

- the cost of trips to the doctor, hospital or drugstore,
- the cost of medical supplies like needles and the costs of "over-the-counter" medicines you buy without a doctor's prescription,
- the cost of health insurance, including the money taken out of your Social Security check to pay for Medicare.

5. You can count a bill only one time to make you eligible for medically needy Medicaid. Medicaid will only cover you for the months you meet your SOC. You must bring your medical bills to your worker for each month you want to be eligible. One of your bills may be much bigger than the amount you need to make you eligible for a month of medically needy Medicaid. If so, try to get the person who sent the bill to divide it into several smaller bills. You can then use each of them to apply for separate months of medically needy Medicaid at different times.

If You Already Have Big Medical Bills, When Is The Best Time To Apply?

YOU CAN THINK OF YOUR BILLS AS MONEY IN THE BANK. You can use them to make you eligible for Medicaid now. Or you can save them for a time (up to a year from the date of service) when a Medicaid card will make the most difference for you.

Mr. Brown Is On
Medicare And Has
Big Drug Bills

Mr. Brown has Medicare, but it doesn't pay all his medical bills. He has too much income to get regular Medicaid.

It is hard for Mr. Brown to pay for his costly prescriptions. So he takes his drugstore bills and an old hospital bill and applies for medically needy Medicaid. The DCF worker adds up the bills and subtracts them from Mr. Brown's income. Once there are enough bills to make him eligible, he gets a Medicaid card that gives him a short break by paying for his prescriptions for a month.

Mr. Brown does not "save" his bills to apply for medically needy Medicaid for a future hospital stay. He knows that hospitals must take Medicare patients for needed stays even if they can't pay a cash deposit.

Mrs. Smith Is Disabled.
She Has Social Security
But Not Medicare

Mrs. Smith is not yet 65 years old. She gets a Social Security Disability check. But she does not have Medicare and she cannot get health insurance. She cannot get regular Medicaid because she has too much income.

Mrs. Smith's biggest worry is having to go to the hospital without insurance. She decides to "save" her old unpaid medical bills so she can use them to make herself eligible for medically needy Medicaid whenever her doctor tells her to go to the hospital.

If Mrs. Smith has to go to the hospital in an emergency, she might not have time to apply for Medicaid first. But state and federal law say the hospital must take her in anyway for an emergency. After she is treated, she can use her old bills to apply and get medically needy Medicaid to pay the hospital bill.

Mrs. Jones Is Disabled
And Is Waiting For
Social Security
Or SSI

Mrs. Jones has become too disabled to work. She does not have insurance or Medicare. She has applied for Social Security Disability and SSI, but it could take months before she gets them.

She does not wait until she hears from Social Security. She goes right away to apply for Medicaid. Her income may be so low that she can get a regular Medicaid card, even without having any medical bills.

If Mrs. Jones does have too much income to get regular Medicaid, she can use her medical bills to make her eligible for medically needy Medicaid for one month. This will help her with medical expenses while she waits for Social Security to come through. (Medicaid can take no longer than 90 days to decide if she is eligible.)

NOTE: If you are waiting for Social Security to decide if you are disabled and you have a new or condition since you applied, apply for Medicaid. Take any papers you have that show you are disabled. If they turn you down, you may want to call Legal Services.

Where Do You Apply For Medically Needy Medicaid?

Contact your local office of the Department of Children and Families.