

# Health Insurance Webinar Series: Medicaid

# What is Medicaid?

- Established in 1965; Title XIX of the Social Security Act
- Originally a medical assistance supplement for individuals receiving cash welfare assistance.
- Has expanded over time to include more low income and disabled individuals, pregnant women, children and elderly/disabled Medicare beneficiaries.
- Currently covers over 72.5 million individuals
- Entitlement program: provides assistance to all individuals who meet criteria for eligibility.

# What is Medicaid?

- Medicaid fills many gaps in our health insurance system; even more so since the enactment of the Affordable Care Act (ACA).
- Medicaid is also a main source of funding for health care providers that serve low income and uninsured people.
- Medicaid also provides for long term and community care support systems for the elderly, adults with chronic disabilities and children.
- Funded jointly by states and the federal government.

# Who is Eligible for Medicaid?

- American citizens and certain lawfully present immigrants
- Residency in the state you are applying for benefits
- Eligibility is categorical: you must fit criteria of a certain category-some examples include:
  - Pregnant women
  - Families with children
  - Low income seniors
  - Disabled adults and children receiving SSI
- In states that did not expand Medicaid under the ACA, there are specific INCOME thresholds based on the federal poverty level
  - Typically you are permitted income up to 100% of the poverty level in these states
- In states that DID expand Medicaid under the ACA, the income threshold is higher
  - Typically 133% of the poverty level.

# Who is Eligible for Medicaid?

- Medically Needy
  - Offered in many states
  - For individuals who have significant health needs but whose income/resources are too high to otherwise qualify for Medicaid in other categories/eligibility groups
  - Often referred to as “spend down” program
- Breast and Cervical Cancer Prevention and Treatment Programs
  - For women who have been screened for and found to have breast or cervical cancer, including precancerous conditions
  - Need treatment for breast or cervical cancer
  - Under 65
  - Uninsured and otherwise not eligible for Medicaid
- Tuberculosis treatment
  - States can choose to provide funding for coverage of tuberculosis treatment for low income individuals with tuberculosis

# What does Medicaid Cover?

- All Medicaid plans must cover
  - All essential health benefits included in the ACA
  - Inpatient hospital services
  - Outpatient hospital services
  - Home Health services
  - Physician Services
  - Rural health clinic services
  - Health Centers
  - Laboratory and X-ray services
  - Family planning and nurse midwife services
  - Transportation to medical care
  - Tobacco cessation counseling for pregnant women

# What does Medicaid Cover?

- Optional benefits (these can vary by state and category of benefits)
  - Prescription drugs
  - Physical and occupational therapy
  - Speech, hearing and language disorder services
  - Respiratory care services
  - Podiatry
  - Optometry
  - Dental services and dentures
  - Prosthetics
  - Eyeglasses
  - Hospice

# What does Medicaid Cost?

- State dependent
  - States have the option to charge premiums and establish out of pocket cost sharing expenses to Medicaid recipients.
    - Could include
      - Co-payments
      - Co-insurance
      - Deductibles
      - Premiums
      - Prescription drug co-pays
      - High copays for non emergency use of the emergency room

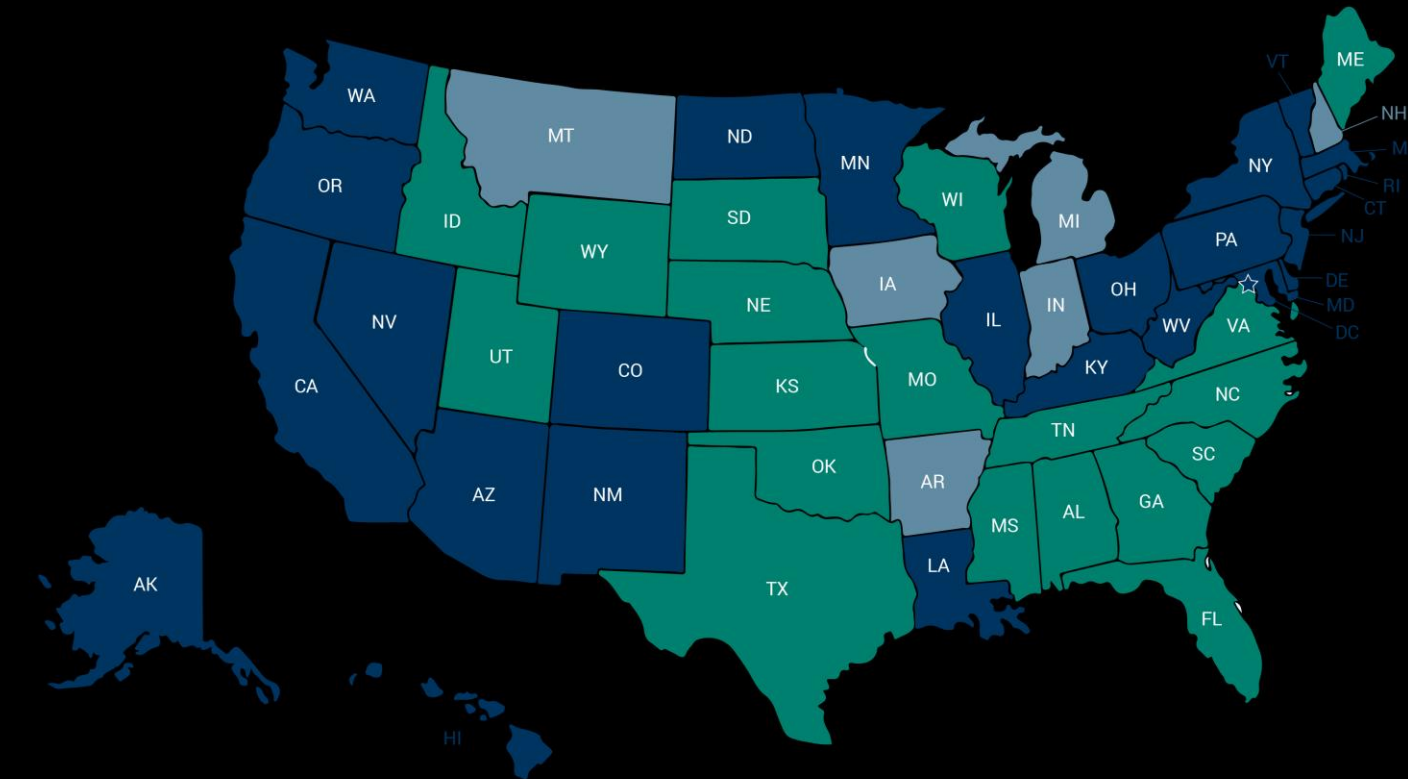


# The Impact of the Affordable Care Act on Medicaid

- In order to improve access to health insurance for the uninsured, the ACA included an expansion of Medicaid to working individuals who make 133% or less of the FPL.
- The Supreme Court ruled that this could not be a mandated expansion and states were given the choice to expand their Medicaid programs with the assistance of federal funding from the ACA.
- Since 2014, an estimated 10.8 million individuals have gained access to health insurance through Medicaid as a result of the Affordable Care Act.

## State Medicaid Expansion Decisions, January 2016

■ Not expanding (19 states)   ■ Expanding—traditional (25 states and DC)   ■ Expanding—waiver (6 states)



Notes: The governor of Louisiana has issued an executive order to implement a Medicaid expansion effective July 1, 2016. Pennsylvania originally received a waiver to expand its program, but transitioned to a traditional expansion effective September 1, 2015.

Sources: Medicaid State Plan Amendments and Section 1115 Medicaid demonstration waiver documents.

See <http://medicaid.gov/state-resource-center/medicaid-state-plan-amendments/medicaid-state-plan-amendments.html> and <http://www.medicare.gov/Medicare-CHIP-Program-Information/By-Topics/Waivers/Waivers.html>

# Resources

- Medicaid.gov
- <http://kff.org/health-reform/issue-brief/medicaid-moving-forward/>
- <http://kff.org/medicaid/timeline/medicaid-timeline/>

# Other Webinars in This Series

## [www.oncolink.org/insurance](http://www.oncolink.org/insurance)

### Updated for 2016:

- Medicare A and B
- Medicare Part D
- Medigap plans
- Medicare Advantage plans
- Medicaid
- COBRA
- Health Insurance 101

### New for 2016:

- Help is Available: Financial Assistance Overview
- The Tough Stuff: Late enrollment, penalties and life changing events



# For More Information:

- Christina Bach, MBE, LCSW, OSW-C  
christina.bach@uphs.upenn.edu

