

Medicaid Program Overview

JULY, 2006

What is Medicaid?

Medicaid is a state and federally funded health care coverage plan providing assistance to certain low-income and medically vulnerable people. Ohioans eligible for Medicaid are entitled to all medically necessary services. The state cannot limit the number of eligible persons enrolled in Medicaid or deny access to medically necessary services in order to control costs

Who is Covered by Medicaid?

Medicaid provides health care coverage to people who meet certain financial requirements including:

Families and Children Families, children up to age 19 and pregnant women with limited incomes are covered through Medicaid under Healthy Start or Healthy Families. Additionally, families with children under age 18 who participate in the Ohio Works First cash assistance program (OWF) are automatically covered by Medicaid. Families who leave OWF for employment are eligible for 6-12 months of coverage during that transitional period. Low-income adults without dependent children do not qualify for Medicaid under existing eligibility categories.

Monthly FPL Guidelines

Family Size	90% FPL	150% FPL	200% FPL
1	\$735	\$1225	\$1634
2	\$990	\$1650	\$2200
3	\$1245	\$2075	\$2767
4	\$1500	\$2500	\$3334

Aged, Blind and Disabled (ABD) Adults 65 and older can be eligible for Medicaid. Individuals of any age with disabilities, including individuals who are legally blind, can also qualify for Medicaid. In some cases, individuals can “spenddown” their income to become Medicaid eligible. Spenddown Medicaid spenddown is for individuals in this group who meet the Medicaid eligibility guidelines except their income is too high. These individuals can use paid or incurred medical expenses to “spend down” their income to qualifying Medicaid income

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levels. Once the consumer reaches his or her designated “spenddown” limit each month he or she becomes qualified for Medicaid. The date of eligibility each month depends on the date the consumer reaches the spenddown amount.

Medicare Premium Assistance Program Individuals with low incomes who are eligible for Medicare can receive help with all or part of their Medicare Part B premiums, co-payments and/or other deductibles. Different levels of assistance are available depending on income.

Eligibility

Ohio County Offices of Job & Family Services determine eligibility for Medicaid programs. Some programs require a face-to-face meeting while you can apply for others by mail. The Medicaid Consumer Hotline has information on applying for Medicaid and can direct you to your county office: 1-800-324-8680.

How Do Consumers Receive Medicaid Services?

Medicaid provides primary and acute care services through a fee-for-service system or managed care plans. Both delivery systems provide all medically necessary primary care, specialty and emergency care and preventive services.

Ohio Medicaid also provides both home health care and facility-based services for those consumers requiring a long-term care benefit package. Home care services allow consumers to remain in their homes and communities. Long-term care services are also available for consumers needing care in nursing homes and facilities for persons with mental retardation. Alternatives to institutional care are offered through Home and Community Based Services Waivers.

What Services Does Medicaid Cover?

Ohio’s Medicaid program includes services mandated by the federal government as well as optional services Ohio has elected to provide. Some services are limited by dollar amount, the number of visits per year, or the setting in which they can be provided. With some exceptions, all services are available as medically necessary to all Medicaid consumers.

Eligibility At A Glance*

Who’s Covered?	Income Guideline
Children (up to 19)	200% FPL
Pregnant Women	150% FPL
Parents	90% FPL
Disabled Persons	~ 64% FPL**
Persons 65 & over	~ 64% FPL**
Medicare Premium Assistance Program	Varies
Institutional Level of Care	Income less than the cost of care

* Exceptions and calculations will affect final amount counted toward eligibility. Actual determination of eligibility is done at a county job & family services office. Some eligibility categories consider resources other than income.

** Deductions and exceptions apply; this is an approximate guide. Persons with incomes higher than 64% of the FPL may have medical expenses deducted from income calculations to “spenddown” to this level.

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Federally Mandated Services

Transportation to Medicaid services ((NET) Non-Emergency Transportation)
Medical & surgical dental services
Medical & surgical vision services
Ambulatory Surgery Centers
Family planning services & supplies
Home health services
Inpatient hospital
Lab & x-ray
Medicare Premium Assistance
Nursing Facility care
Nurse midwife services
Certified family nurse practitioner services
Certified pediatric nurse practitioner services
Outpatient services, including those provided by Rural Health Clinics & Federally Qualified Health Centers
Physician services
Healthchek (EPSDT) program services (screening & treatment services to children 21 and younger)

Ohio's Optional Services

Ambulance / ambulette
Chiropractic services for children
Community alcohol & drug addiction treatment
Dental services
Home and Community Based Services Waivers
Hospice care
Intermediate Care Facility services for people with Mental Retardation (ICF-MR)
Physical therapy
Occupational therapy
Speech therapy
Podiatry
Prescription drugs
Independent psychological services for children
Vision care, including eyeglasses
Private Duty Nursing
Durable medical equipment & supplies