



## Medicaid

### What is it?

Medicaid is a social safety net program that provides health coverage for pregnant women, children, the disabled and seniors with low-incomes.

### Who is covered under Medicaid?

Roughly 70.5 million people receive Medicaid benefits, including:

- o 37 million children, including those on the Children's Health Insurance Program (CHIP)
- o 15 million people age 18-64 without disabilities
- o 4.8 million people with disabilities
- o 7.2 million people over the age of 65

### Medicaid Expansion

Since 2014, the Affordable Care Act has provided states the ability to expand the Medicaid program to include coverage of individuals not previously covered by the program. As of this year 39 states have expanded Medicaid programs to provide health insurance coverage to 15 million people with incomes up to 138% of the Federal Poverty Level (\$17,774 for individuals and \$36,570 for a family of four).

A list of states that have expanded Medicaid is available here: <http://bit.ly/1aP3AAi>.

### Long-term Care and Support Services

Medicaid is the largest payer of nursing home and home care services, paying for 62% of these services. Seniors with incomes up to \$28,584 for an individual may qualify to receive these benefits. Check with your state's Medicaid program to see if you qualify. For eligibility requirements, visit: <http://ow.ly/G3Sy30rA3pS>.

## Cost-sharing Assistance for Low-income Seniors

The Medicaid program also helps low-income seniors pay their monthly Medicare Part B premiums of \$148.50 through the Medicare Savings Program (MSP). The Centers for Medicare and Medicaid Services, in conjunction with states, offer four different programs under MSP described below.

The chart below is a summary of programs available. It shows what each program will cover and the maximum income and assets allowed to qualify:

Medicare Savings Program	Individual Monthly Income Limit	Married Couple Monthly Income Limit	Asset Limit	Help Covers
<b>QMB</b> Qualified Medicare Beneficiary	\$1,084	\$1,457 (limits are higher in Alaska and Hawaii)	\$7,860 (Individuals) \$11,800 (Couples)	Part A&B Premiums, deductibles, co-payments and coinsurance
<b>SLMB</b> Specified Low-Income Medicare Beneficiary	\$1,296	\$1,744 (limits are higher in Alaska and Hawaii)	\$7,860 (Individuals) \$11,800 (Couples)	Part B Premiums
<b>QI</b> Qualified Individual	\$1,456	\$1,960 (limits are higher in Alaska and Hawaii)	\$7,860 (Individuals) \$11,800 (Couples)	Part B Premiums
<b>QDWI</b> Qualified Disabled and Working Individuals	\$4,339	\$5,833 (limits are higher in Alaska and Hawaii)	\$4,000 (Individuals) \$6,000 (Couples)	Part A Premiums

*NOTE: These income and asset limits are based on federal guidelines, states may have more generous limits.*

## Medicaid Enrollment during COVID

During economic downturns the number of people enrolled in Medicaid usually increases due to workers losing their jobs and incomes become qualifying for coverage. During the COVID pandemic Medicaid and CHIP coverage grew to 76.5 million, a 7.4% increase from February 2020 or 5.3 million new enrollees.