

MEDICAID ELIGIBILITY

| GROUP | BENEFITS | BASIC REQUIREMENTS ¹ | | | | | SPECIAL PROVISIONS (updated 04/11) |
|--|---|---|--|--|---|-----------------------|---|
| | | Basic Eligibility Requirement | Whose Income and Resources Count | Income Limit (updated 04/11) | Resource Limit | Deductible/ Spenddown | |
| Recipients of Cash Assistance Programs AAF, S-ABD, MSB SSI cases | Full Medicaid coverage | Recipients of the following cash assistance programs are automatically entitled to Medicaid. No separate Medicaid application or Medicaid eligibility determination are required. The cash assistance programs are: <ul style="list-style-type: none"> • Work First Family Assistance – NC program under the federal Temporary Assistance to Needy Families law that provides cash assistance to families with children. • Supplemental Security Income (SSI) – Federal cash assistance program for the aged, blind, and disabled. • State/County Special Assistance – State cash assistance program for aged and disabled individuals, primarily who are in adult care homes. • Special Assistance to the Blind – State cash assistance program for blind individuals. | | | | | |
| Aged MAA | Full Medicaid Coverage | Age 65 or older | Spouse's income and resources if live together | 100% of Poverty 1 – \$ 908/mo 2 – \$1,226 /mo | SSI Limits 1 - \$2,000 2 - \$3,000 | Yes | <p>If income exceeds income limit and the indicator is "yes," the individual or family may be able to be eligible for Medicaid if they can meet a deductible. See discussion of <u>Medical Deductible</u> on page 2 of this same column.</p> <p>Individuals in nursing facilities generally do not have to meet a deductible to be eligible for Medicaid. However, they must pay all of their monthly income, less a \$30 personal needs allowance and the cost of medical expenses not covered by Medicaid or other insurance to the nursing facility. Medicaid pays the remainder of their cost of care.</p> <p>Protection of income for spouse at home: When an individual is in a nursing facility and has a spouse living at home, a portion of the income of the spouse in the facility may be protected to bring the income of the spouse at home up to a level specified by federal law. Currently, that amount is \$1,822 /mo and can be as much as \$2,739 depending upon at-home spouse's cost for housing. The amount protected for the at-home spouse is not counted in determining the eligibility of the spouse in the nursing facility.</p> <p>Protection of resources for spouse at home: Additionally, the countable resources of the couple are combined and a portion is protected for the spouse at home. That portion is ½ the total value of the countable resources, but currently not less than \$21,912 or more than \$109,560. The amount protected for the at-home spouse is not countable in determining the eligibility of the spouse in the facility.</p> <p>Transfer of resources: When a person gives away resources and does not receive compensation with a value at least equal to that of the resources given away, he may be penalized. Medicaid will not pay for care in a nursing facility or care provided under the Community Alternative Placement program or other in-home health services & supplies for a period of time that depends on the value of the transferred resource.</p> |
| Blind MAB | Full Medicaid Coverage | Blind by Social Security Standards | Spouse's income and resources if live together. Parents' income and resources if under age 18 and live with parents. | 100% of Poverty 1 – \$ 908/mo 2 – \$1,226 /mo | SSI Limits 1 - \$2,000 2 - \$3,000 | Yes | |
| Disabled MAD | Full Medicaid Coverage | Disabled by Social Security Standards | Spouse's income and resources if live together. Parents' income and resources if under age 18 and live with parents. | 100% of Poverty 1 – \$ 908/mo 2 – \$1,226 /mo | SSI Limits 1 - \$2,000 2 - \$3,000 | Yes | |
| Health Care for Working Disabled (HCWD) MAD | Full Medicaid Coverage | Blind or Disabled by Social Security Standards Age 16-64 | Spouse's income and resources if live together. Parents' income and resources if under age 18 and live with parents. | 150% of Poverty 1- 2-\$1,362 \$1,839 | Min. CSRP limit \$21,912 | No | |
| Qualified Medicare Beneficiaries MQB-Q | Payment of Medicare premiums and deductibles and co-insurance charges for Medicare covered services | Entitled to Medicare Parts A & B | Spouse's income and resources if live together. Parents' income and resources if under age 18 and live with parents. | 100% of Poverty 1 – \$ 908/mo 2 – \$1,226 /mo | 1 - \$6,680 2 - \$10,020 | No | |
| Specified Low Income Medicare Beneficiaries MQB-B | Payment of Medicare Part B premium | Entitled to free Medicare Part A | Spouse's income and resources if live together. Parents' income and resources if under age 18 and live with parents. | 120% of Poverty 1 - \$1,089/mo 2 - \$1,471 /mo | 1 - \$6,680 2 - \$10,020 | No | |
| Qualifying Individual MQB-E | Payment of Medicare Part B Premiums | Entitled to free Medicare Part A | Spouse's income and resources if live together. Parents' income and resources if under age 18 and live with parents. | 135% of Poverty 1 - \$1,226 mo 2 - \$1,654/mo | 1 - \$6,680 2 - \$10,020 | No | |
| Working Disabled MWD | Payment of Medicare Part A premiums | Lost entitlement to free Medicare A due to earnings but still has disabling impairment. | Spouse's income and resources if live together. Parents' income and resources if under age 18 and live with parents. | 200% of Poverty 1 - \$1,815/mo 2 - \$2,452/mo | 2X SSI Limits 1 - \$4,000 2 - \$6,000 | No | |

NOTE: Total number of eligible individuals is limited to available funds.

¹ This chart addresses benefits and basic eligibility requirements. Other requirements (such as citizenship/alien status, incarceration, & state residence) which can also affect eligibility or the level of benefits are not reflected on this chart.

| GROUP | BENEFITS | BASIC REQUIREMENTS | | | | | Deductible/Spenddown | SPECIAL PROVISIONS (updated 04/11) |
|--|--|--|---|---|---|-----|---|---|
| | | Basic Eligibility Requirement | Whose Income and Resources Count | Income Limit (update 4/11) | Resource Limit | | | |
| Families & Children MAF-N/C/M | Full Medicaid coverage | Parents/Caretaker relatives must be living with and caring for a child to whom they are related who is under age 19. Children must be under age 21. | Spouse's income and resources if live together. Parents' income and resources if under age 21 and live with parents. | 1 - \$362/mo 2 - \$472/mo 3 - \$544/mo 4 - \$594/mo 5 - \$648/mo | \$3,000 | Yes | If income exceeds income limit and the indicator is "yes" the individual or family may be able to be eligible for Medicaid if they he can meet a deductible Medicaid Deductible: | Children with special needs who are adopted under state adoption agreements have their eligibility for Medicaid determined without counting the income of the adoptive parents. |
| Pregnant Women MPW | Coverage is limited to treatment for conditions that affect the pregnancy. | Medical verification of pregnancy | Count only the income of the pregnant woman and her spouse if married. | 185% of Poverty 1 - \$1,679/mo 2 - \$2,268 /mo 3 - \$2,857/mo 4 - \$3,446 /mo 5 - \$4,035/mo | No resource limit if eligible with income no more than 185% of poverty | Yes | When an individual/family is ineligible for Medicaid due to income over the income limit, they may become eligible by meeting a Medicaid deductible. The deductible is determined by subtracting the Medically Needy Income Limit (MNIL) (see limits below) from the countable monthly income to determine the monthly excess income. Medicaid deductibles are generally determined for 6 months, so the monthly excess income is multiplied by 6 to determine the 6-mo. deductible. Once medical bills for which they are responsible totaling the amount of the deductible are incurred, they are authorized for the restr of the 6-mo. period. Medicaid cannot pay for any of the bills applied to the deductible. | When determining the family size for the pregnant woman the unborn child is included. For example the family size for a single pregnant woman would be 2. |
| Children under age 6 MIC-1 | Full Medicaid Coverage | Be under age 6. | Parents' income if living in the home. | 200% of Poverty 1 - \$1,815/mo 2 - \$2,452/mo 3 - \$3,089/mo 4 - \$3,725/mo 5 - \$4,362/mo | No resource limit if eligible with income no more than 200% of poverty | Yes | | |
| Children age 6 thru 18 MIC-N | Full Medicaid Coverage | Be age 6 thru age 18 | Parents' income if living in the home. | 100% of Poverty 1 - \$ 908/mo 2 - \$1,226/mo 3 - \$1,545/mo 4 - \$1,863/mo 5 - \$2,181/mo | No resource limit if eligible with income no more than 100% of poverty. | Yes | | |
| Title IV-E Children IAS | Full Medicaid Coverage | Be an Title IV-E adoptive or foster child | Medicaid eligibility is automatic. There is no income or resource determination. | | | No | MNIL: 1 - \$242/mo 2 - \$317/mo 3 - \$367/mo 4 - \$400/mo 5 - \$433/mo | Resource limit: All deductible cases have a resource limit: \$3000 for families and children and \$2,000 (1) and \$3000 (2) for aged, blind and disabled. |
| State Foster Care Children (HSF) | Full Medicaid Coverage | State Foster Care Children are evaluated as Families and Children's Group above. (If not eligible for HSF, then evaluate for other children's programs.) | | | | | Yes | |
| Expanded Foster Care HSF, IAS | Full Medicaid Coverage | Be 18-20 and had been a Title IV-E or State foster child on 18 th birthday | None | None | None | No | | |
| Breast & Cervical Cancer Medicaid MAF-W | Full Medicaid Coverage | A woman who has been screened and enrolled in the NC Breast & Cervical Cancer Control Program and is otherwise ineligible for Medicaid | Medicaid eligibility is automatic. There is no income or resource determination. | | | No | | To be eligible under the Breast and Cervical Cancer Medicaid program, the woman can have no medical insurance coverage including Medicare. |

| GROUP | BENEFITS | BASIC REQUIREMENTS | | | | | SPECIAL PROVISIONS (updated 04/11) | |
|----------------------------|--|---|--|---|-------------------|----------------------|---|--|
| | | Basic Eligibility Requirement | Whose Income and Resources Count | Income Limit (update 4/11) | Resource Limit | Deductible/Spenddown | | |
| Family Planning MAF-D | Family Planning exams & services. Screening & treatment for STI. Screenings for HIV. Sterilizations. | Women age 19 thru 55 Men age 19 thru 60 Not otherwise eligible for Medicaid | Count spouse's income. Do not count parent's income for children. | 185% of Poverty 1 - \$1,679/mo 2 - \$2,268/mo 3 - \$2,857/mo 4 - \$3,446 /mo 5 - \$4,035 /mo | No resource limit | No | There is no deductible or spenddown provision for Family Planning coverage. If a recipient's income increases to more than 185%, he will be ineligible for family planning coverage | |
| NC Health Choice (NCHC) | Coverage of the NC State Employees Health Plan, plus vision, hearing, & dental | Be an uninsured child over age 5 & under age 19. | Parents' income if living in the home. | 200% of Poverty 1 - \$1,815/mo 2 - \$2,452/mo 3 - \$3,089/mo 4 - \$3,725/mo 5 - \$4,362/mo | No resource limit | Np | There is no deductible or spenddown provision for NCHC. If a child is ineligible due to too much income, they will be evaluated for Medicaid with a deductible. | Income over 150% of poverty, must pay enrollment fee. 1 - \$1,362 2 - \$1,839 3 - \$2,317 4 - \$2,794 5 - \$3,272 |