

Medicaid Overview

Medicaid is a joint federal and state program that, together with the Children's Health Insurance Program (CHIP), provides health coverage to over [77.9 million](#) Americans, including children, pregnant women, parents, seniors, and individuals with disabilities. Medicaid is the single largest source of health coverage in the United States.

To participate in Medicaid, federal law requires states to cover certain groups of individuals. Low-income families, qualified pregnant women and children, and individuals receiving Supplemental Security Income (SSI) are examples of [mandatory eligibility groups](#). States have additional options for coverage and may choose to cover other groups, such as individuals receiving home and community-based services and children in foster care who are not otherwise eligible.

Who can get Medicaid?

To qualify for Medicaid, you usually must meet certain requirements. These may include:

- **Low income:** People may be eligible for Medicaid based on their annual income. Financial eligibility is based on a percentage of the federal poverty level and may vary from state to state.
- **Disability:** Medicaid is available for people with disabilities who may need extra help and support.
- **Age:** Children, pregnant women, and some seniors can qualify more easily.
- **Family size:** How many people are in your family can affect your eligibility.

Because each state runs its own Medicaid program, the income limits and other requirements may be different depending on where you live.

How do you apply for Medicaid?

Some people, such as pregnant women and children, may be eligible for immediate coverage. The Medicaid application process is straightforward.

- **Apply online or in person:** You can apply for Medicaid online through your state Medicaid agency's website or the health insurance marketplace or you can go to a local Medicaid office to fill out an application.
- **Submit your information:** You will need to provide information about your income, family size, and other personal details.
- **Get approved or denied:** After you apply, you will find out if you are eligible. If you qualify, you will receive a Medicaid card and be able to start receiving healthcare. If your application is denied, you will have the opportunity to appeal the decision. For more information, please see "Medicaid Denials and Appeals."

What does Medicaid cover?

Medicaid covers a range of services to help people stay healthy. Here are some important benefits it often includes:

- **Essential health benefits:** Medicaid covers basic healthcare needs like visits to the doctor, hospital stays, checkups, mental health services, emergency care, and prescription drugs.
- **Long-term care:** Medicaid also covers long-term care for people who need help over a long period. This includes nursing home care or help with daily tasks, like bathing and dressing, for those with disabilities or older adults.

- **Special programs:** Medicaid has special programs that cover things like home healthcare or services for people with specific needs.

Types of Medicaid programs

Medicaid has different types of programs to help people in different ways. Here are the main ones:

- **Traditional Medicaid:** This is the regular Medicaid program that covers essential health needs. People with low income, children, pregnant women, and seniors often qualify. Sometimes referred to as Fee for Service (FFS).
- **CHIP (Children's Health Insurance Program):** CHIP is a program for children in families who make too much money to qualify for Medicaid but still cannot afford other health insurance. CHIP provides healthcare services for kids to help them grow up healthy.
- **Medicaid managed care:** In Medicaid managed care, Medicaid pays for private health plans to provide services for enrolled people. The private plan manages all your healthcare, and you must use doctors and hospitals within the plan's network.
- **Waivers and special programs:** Some people need care that Medicaid doesn't normally cover. Waivers are special programs that allow states to provide extra services, like at-home care for people with disabilities, without them needing to live in a care facility. Waivers give more flexibility to meet specific needs.

How is Medicaid different from other insurance?

Medicaid is unique because it is meant for people with low incomes or specific health needs. Unlike other insurance plans that you pay for monthly, Medicaid is usually free or very low-cost. Medicaid also covers long-term care services, which most private insurance does not cover.

Conclusion

Medicaid is a helpful program that makes sure people who have low incomes, disabilities, or special needs can get healthcare. Each state has its own version of Medicaid with its own rules, so what is covered might vary. By providing essential health benefits and covering special needs, Medicaid helps millions of people across the United States access the care they need.

To find information on a specific state Medicaid program, go to <https://www.medicaid.gov/state-overviews/state-profiles/index.html>.