Medicaid Eligibility Guide

An Eligibility Guide for Persons Age 65 or Over or Disabled

What is Medicaid?

- Medicaid is a national health care program.
  It helps pay for medical services for low-income people.
- For those eligible for full Medicaid services, Medicaid is not paid to you. Medicaid is only paid to providers of health care. Providers are doctors, hospitals, pharmacists and other medical professionals who take Medicaid.
- Be sure the provider you see takes Medicaid *before* you get any service.
- ***If the provider does not take Medicaid, you must pay the bill.***
- **You are encouraged to get a yearly health screening from your doctor or clinic.** This physical examination ***will not*** be used to determine your eligibility for the Medicaid program.

Am I Eligible?
You may be eligible for Medicaid if you

- Have limited finances, which would include both your income and resources (things you own), and
- Are either age 65 or over or disabled.

How is disability defined?

Medicaid must use the same definition of disability that the Social Security Administration uses for the SSI Program.

How do I apply?

☑ You can call the Medicaid Regional Office located nearest to you and ask that an application be mailed to you.
☑ You can go into the regional office closest to you and fill out an application.
☑ You can request that your application be taken over the telephone.
The Regional Office serving your county will be the Regional Office that will handle your case.
Depending on the eligibility group, Medicaid is allowed between 45 and 90 days to process your application.

What is total countable income?

Total countable income is the money a person or couple may get and still qualify for Medicaid. It includes the monthly payment of $93.50 for Medicare Part B (Medical Insurance). **Income limits change each March.**

What resources are not counted?

Some resources are not counted in the $4,000.00 per individual / $6,000.00 per couple limit. They include:

Home Property
One (1) home may be excluded if it is the person's primary place of residence.

Income-Producing Property
This property is not counted towards the limit if it produces a net annual return of 6% of the equity value to the beneficiary.

Automobiles
Up to two (2) vehicles may be excluded.

Household Goods
These items are totally excluded.

Personal Property
Personal property may be excluded if the equity value is $5,000.00 or less.

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Life Insurance
The cash value of whole life insurance policies is excluded if the face value of all whole life insurance policies on each person is $10,000.00 or less. The value of term life insurance is not countable regardless of value.

Burial Plots and Burial Funds
Burial spaces intended for family members are not counted in the $4,000.00 limit.
Money saved for funeral expenses up to $6,000.00 is not counted.

There are five (5) Medicaid eligibility groups or programs for aged and/or disabled persons.

1) Disabled Children Living at Home (DCLAH)
Disabled children, age 18 and under, who are living at home, may qualify for Medicaid if

- The child needs the type care found in a nursing home or hospital
- The child can receive the same level of care at home
- The cost of caring for the child at home is no more expensive than that of a nursing home or hospital
- The income limit for the child's own income is the same as for nursing home coverage.

2) Qualified Medicare Beneficiaries (QMB)

In the Qualified Medicare Beneficiaries (QMB) Program, Medicaid will pay your Medicare premiums, deductibles, and coinsurance. To be eligible for the QMB Program you must

- Be eligible for Medicare, Part A (Hospital Insurance)
- Have a total monthly income less than:
  $ 901.00 ***for an individual*** ***or*** **$1,191.00** ***for a couple***

It does not matter what your resources are in this group. There is no resource test. Eligibility begins one (1) month after the date you are approved.

3) SLMB and the QI-1
If you are determined eligible in the Specified Low Income Beneficiaries (SLMB) or Qualified Individuals-1 (QI-1) Program, Medicaid will pay your Medicare, Part B premium of $93.50 per month. To be eligible for the SLMB or QI-1 Program you must

- Have Medicare, Part A (Hospital Insurance)
- Have a total monthly income less than:
  $1,199.00 ***for an individual*** ***or*** **$1,591.00** ***for a couple***

It does not matter what your resources are in these groups. There is no resource test. Eligibility begins with the month a person is qualified, which may be up to three (3) months before the month of application.

4) Working and Disabled (WD)
To get full Medicaid in this group, a person must

- Be working at least 40 hours per month
- Be determined disabled
- Have gross monthly earned income less than:
  $4,321.00 ***for an individual*** **or $5,771.00** ***for a couple***
- Have total monthly unearned income less than:
  $1,199.00 ***for an individual*** **or $1,591.00** ***for a couple***
- Have total resources less than:
  $**24,000.00** ***for an individual*** **or $26,000.00** ***for a couple***

5) The Healthier MS Waiver
To get Medicaid under this waiver, a person must

- Not be entitled to Medicare
- Be determined disabled or be age 65 or over
- Have gross monthly income less than:
  $1,199 ***for an individual*** **or $1,591** ***for a couple***
- Have total countable resources less than:
  $4,000 ***for an individual*** **or $6,000** ***for a couple***
- This waiver has a 5,000 beneficiary enrollment cap at all times.

Regional Offices - If you have questions about eligibility or if you want to apply for Medicaid, call toll-free 1-866 - 635 - 1347 or contact your nearest Medicaid Regional Office:

Brandon 601-825-0477
Brookhaven 601-835-2020
Canton 601-859-3230
Clarksdale 662-627-1493
Cleveland 662-843-7753
Columbia 601-731-2271
Columbus 662-329-2190
Corinth 662-286-8091
Greenville 662-332-9370
Greenwood 662-455-1053
Grenada 662-226-4406
Gulfport 228-863-3328
Hattiesburg 601-264-5386
Holly Springs 662-252-3439
Jackson 601-961- 4361
Kosciusko 662-289-4477
Laurel 601-425-3175
McComb 601-249-2071
Meridian 601- 483-9944
Natchez 601-445-4971
New Albany 662-534-0441
Newton 601-635-5205
Pascagoula 228-762-9591
Philadelphia 601-656-3131
Picayune 601-798-0831
Senatobia 662-562-0147
Starkville 662-323-3688
Tupelo 662-844-5304
Vicksburg 601-638-6137
Yazoo City 662-746-2309

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