

MEDICAID ELIGIBILITY

GROUP	BENEFITS	BASIC REQUIREMENTS ¹						SPECIAL PROVISIONS (updated 1/06)
		Basic Eligibility Requirement	Whose Income and Resources Count	Income Limit (updated 4/06)	Resource Limit	Deductible/ Spenddown		
Recipients of Cash Assistance Programs	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	Full Medicaid Coverage	Age 65 or older	Spouse's income and resources if live together	100% of Poverty 1 – \$ 817/mo 2 – \$1,100/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 \$1,604/mo and can be as much as \$2,489 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 \$19,908 or more than \$99,540. 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	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 – \$ 817/mo 2 – \$1,100/mo	SSI Limits 1 - \$2,000 2 - \$3,000	Yes		
Disabled	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 – \$ 817/mo 2 – \$1,100/mo	SSI Limits 1 - \$2,000 2 - \$3,000	Yes		
Qualified Medicare Beneficiaries	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 – \$ 817/mo 2 – \$1,100/mo	2 x SSI Limits 1 - \$4,000 2 - \$6,000	No		
Specified Low Income Medicare Beneficiaries	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 - \$ 980/mo 2 - \$1,320/mo	2 x SSI Limits 1 - \$4,000 2 - \$6,000	No		
Qualifying Individuals	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 - \$1,103/mo 2 - \$1,485/mo	2 x SSI Limits 1 - \$4,000 2 - \$6,000	No		
Working Disabled	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 - \$1,634/mo 2 - \$2,200/mo	2 x SSI Limits 1 - \$4,000 2 - \$6,000	No		

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					SPECIAL PROVISIONS (updated 4/06)	
		Basic Eligibility Requirement	Whose Income and Resources Count	Income Limit (update 4/06)	Resource Limit	Deductible/Spenddown		
Families & Children	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	Coverage is limited to treatment for conditions that affect the pregnancy.	Medical verification of pregnancy	Count only the income only of the pregnant woman and, if in the home, the father of the unborn.	185% of Poverty 1 - \$1,511/mo 2 - \$2,035/mo 3 - \$2,560/mo 4 - \$3,084/mo 5 - \$3,608/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	Full Medicaid Coverage	Be under age 6.	Parents' income if living in the home.	200% of Poverty 1 - \$1,634/mo 2 - \$2,200/mo 3 - \$2,767/mo 4 - \$3,334/mo 5 - \$3,900/mo	No resource limit if eligible with income no more than 200% of poverty	Yes		
Children age 6 thru 18	Full Medicaid Coverage	Be age 6 thru age 18	Parents' income if living in the home.	100% of Poverty 1 - \$ 817/mo 2 - \$1,100/mo 3 - \$1,384/mo 4 - \$1,667/mo 5 - \$1,950/mo	No resource limit if eligible with income no more than 100% of poverty.	Yes		
Title IV-E Children	Full Medicaid Coverage	Be an Title IV-E adoptive or foster child	Medicaid eligibility is automatic. There is no income or resource determination.		No	No	MNIL: 1 - \$242/mo 2 - \$317/mo 3 - \$367/mo 4 - \$400/mo 5 - \$433/mo	
Breast & Cervical Cancer Medicaid	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	No	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.	To be eligible under the Breast and Cervical Cancer Medicaid program, the woman can have no medical insurance coverage including Medicare.
Family Planning	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 - \$1,511/mo 2 - \$2,035/mo 3 - \$2,560/mo 4 - \$3,084/mo 5 - \$3,608/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 - \$1,634/mo 2 - \$2,200/mo 3 - \$2,767/mo 4 - \$3,334/mo 5 - \$3,900/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 - \$1,225 2 - \$1,650 3 - \$2,075 4 - \$2,500 5 - \$2,925