

## What is it?

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

## Who is covered under Medicaid?

- About 60 million people receive Medicaid benefits, including:
  - 30 million children
  - 17 million women 18 to 64 years old; 4.2 million elderly woman
  - 9 million dual eligible, seniors and individuals with disability who rely on Medicare and Medicaid

## Health Care Benefits for Low-income Seniors

Low-income seniors with incomes below 75% (\$8,168 for individual; \$11,033 for couple per year) of the federal poverty level (FPL) -- \$10,890 individual; \$14,710 a couple per year -- are eligible to receive health care benefits under Medicaid. In addition, some states choose under optional coverage to cover seniors up to 100% FPL.

## Cost-sharing Assistance for Low-income Seniors

The Medicaid program provides assistance with cost-sharing for low-income seniors, through the Medicare Savings Program (MSP). Under this program, Medicare beneficiaries with limited incomes may be eligible for assistance paying their Part B premiums (\$96.40 for previous enrollees; \$110.50 for new enrollees) and other Medicare costs. The Centers for Medicare and Medicaid Services in conjunction with states offer four different programs under MSP. (See chart on back)

## Long-term Care and Support Services

Medicaid is the largest payer of nursing home and home care services, paying 62% of these services. Seniors with incomes up to 300% FPL (\$32,670 for individual; \$44,130 for couples per year) may qualify to receive these benefits. Check with your state to see if you qualify. For state specific eligibility requirements, visit: <http://go.cms.gov/lhC3xg>

## Medicare Savings Program

The chart below is a summary of programs available, what each will cover and the maximum income and asset allowed to qualify:

Medicare Savings Program	Individual Monthly Income Limit	Married Couple Monthly Income Limit	Asset Limit	Help Covers
QMB	\$908	\$1226	\$6,680 (Individuals) \$10,020 (Couples)	Part A&B Premiums, deductibles, co-payments and
SLMB	\$1089	\$1471	\$6,680 (Individuals) \$10,020 (Couples)	Part B Premiums
QI	\$1226	\$1655	\$6,680 (Individuals) \$10,020 (Couples)	Part B Premiums
QDWI	\$1815	\$2452	\$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.*

### Proposals That Would Dramatically Cut Medicaid

**RYAN BUDGET** – Block grants Medicaid and slashes its funding by \$1.4 trillion. Currently, the Medicaid program pays for all Medically-necessary services. Under a block grant program, states would receive a fixed amount, making it difficult for them to continue to offer needed benefits. States will most likely change eligibility or increase cost sharing for individuals.

**BALANCED BUDGET AMENDMENT** - The budget slashes Medicaid by \$1.5 trillion over the next ten years. This is in addition to the more than \$600 billion in Medicaid cuts it would impose by repealing the Affordable Care Act and its coverage expansions. By 2021, Medicaid funding would be cuts by 54 percent.