

# Virginia Medicaid

## What is Medicaid?

Medicaid covers a broad range of healthcare services for low-income children and families. Medicaid is available to those who don't have any medical insurance or don't have enough medical insurance and are:

- ▣ Pregnant
- ▣ A parent or relative caretaker of a dependent child under age 19
- ▣ Blind
- ▣ Disabled or have a family member in your household with a disability
- ▣ 65 years old or older

In Virginia, children's health insurance includes Medicaid and Family Access to Medical Insurance Security (FAMIS) and is available through a single application (see below). Children will be covered by Medicaid if the family's income meets the Medicaid income levels. Children who are not eligible for Medicaid and who meet the FAMIS eligibility requirements will be covered by FAMIS.

## How does it work?

The VA Medicaid program pays the medical bills of qualifying low-income residents. Full coverage Medicaid covers a complete range of services, including hospital care, doctor's visits, prescriptions, mental health services, and rehabilitative services. A person may be covered by other health insurance and still be eligible for Medicaid. Medicaid will cover the cost of care not covered by other plans and may cover the cost of employer-sponsored health insurance for eligible individuals. Medicaid also covers the Medicare premiums, co-payments, and deductibles for people who are eligible for full Medicaid coverage and also have Medicare.

There are no premiums and no co-pay. Medicaid does not pay money to you; it sends payments directly to your healthcare providers. There is, however, a deductible; Medicaid pays medical bills only after you have paid a certain amount of bills (your deductible) on your own. Your deductible is based on your income. Medicaid may also pay your Medicare Part B monthly premiums.

## Medicaid Spend-Down

If your income is over the Medicaid limit, you may still be eligible for Medicaid "Spend-Down". Medicaid Spend-Down is available to those who have incomes above the Medicaid limits, but must pay high medical bills. The Spend-Down has a deductible (like Medicaid's); the program pays your medical bills only after you have paid a certain amount of bills on your own (your deductible). Your deductible is based on your income, so every family has a different deductible. Spend-Down deductibles are usually \$300 per month or more. Towards your deductible you can count most medical bills and costs, including those for medicine, home healthcare, taxis to and from the doctor, and even adult diapers. You can also count any unpaid medical bill, including the parts of bills that Medicare does not pay, towards your deductible.

## Immigration Status

To receive Medicaid you must be a US citizen, permanent resident or legal alien.

## How does one apply?

- Submit an application to the Arlington County Department of Human Services.
  - Visit the Arlington Department of Human Services to pick up an application.
  - Call the Arlington Department of Human Services and ask that an application be mailed to you.
  - Print out the Medicaid [application](#) found on the Virginia Department of Social Services website.

To learn more about the Virginia Medicaid Program, visit the [Virginia Department of Social Services website](#).

## Contact Information

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