

# MD Medical Assistance (Medicaid) Program

## What is Medicaid?

Medicaid covers a broad range of health care 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 21
- Blind
- Disabled or have a family member in your household with a disability
- 65 years old or older
- Under 21 years old

## How does it work?

The MD Medicaid program pays the medical bills of low-income residents, those who cannot afford medical coverage, and those who meet other eligibility requirements. Full coverage Medicaid covers a complete range of services, including hospital care, doctor's visits, prescriptions, mental health services, and rehabilitative services. You may still be eligible for Medicaid if you are covered by other insurance. Medicaid will cover the cost of care not covered by other plans and may cover the cost of employer-sponsored health insurance if you are eligible. Medicaid also covers Medicare premiums, co-payments, and deductibles if you are eligible for full Medicaid coverage and have Medicare.

There are no premiums and no co-pay. Medicaid does not pay money to you; it sends payments directly to your health care 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 health care, and taxis to and from the doctor. You can also count any unpaid medical bill, including the parts of bills that Medicare does not pay, towards your deductible.

## Income Limits

Income limits for MD Medicaid are split into two broad categories: Families and Children & Aged, Blind, or Disabled.

Families and Children  
(Effective March 1, 2010)

People in Household	Monthly Income
1	\$1,046
2	1,408
3	1,769
4	2,131
5	2,493
6	2,854
7	3,216
8	3,577

Aged, Blind, Disabled  
(Effective March 1, 2010)

People in Household	Monthly Income
1	\$350
2	392
3	434
4	475
5	521
6	573
7	645
8	709

Adapted from: *Questions and Answers about Medicaid Eligibility and Benefits*. Maryland Department of Health and Mental Hygiene. 30 June 2010. <http://www.dhmf.state.md.US/mma/Eligibility/MAelig-2009Q&A.html>

## How does one apply?

- Go to your local Department of Social Services office.

## Contact Information

### Montgomery County DSS

401 Hungerford Drive, 5th Floor

Rockville, Maryland 20850

Phone: (240) 777-1245

Fax: (240) 777-1342

TTY: (240) 777-1245

Department of Health & Mental Hygiene

Question about Medical Assistance Eligibility Policy:

(410) 767-1463

1-800-492-5231, ext., 1463