







## Easy Read Edition

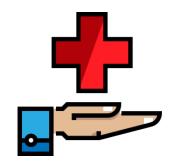
## A Self-Advocate's Guide to Medicaid

## Part 1: Introduction and Background



### 1. Medicaid Introduction and Background

#### What is Medicaid?



**Medicaid** is a health care program in the United States.



Every state has its own Medicaid program. The U.S. government makes rules about Medicaid that the states have to follow.



Medicaid helps people pay for their health care. People can use Medicaid to pay for doctor's visits, medicine, disability services, and more.



Right now, about 1 in every 5 people get their health care through Medicaid.

#### **Important Phrases**

There are some phrases that you will see many times in this toolkit. Here is a list of these phrases and what they mean.



Federal government: The federal government is in charge of the entire country. Sometimes we will call it "the U.S. Government."



Medicaid coverage: Medicaid Coverage means what services Medicaid pays for. If Medicaid "covers" a service, that means that Medicaid will pay for that service.



**Health insurance:** Health insurance is a program that lets people pay a certain amount of money each month to an insurance company. Then, the insurance company will help them pay for health care that costs a lot of money.



For example, insurance can help you pay for going to the hospital and getting medicine.



Having health insurance means you don't pay the full cost of your health care. In Medicaid, the government helps pay for health care services.

#### Glossary

You will see other words and phrases in **bold**. If a phrase is in bold, you can look up what it means in the Glossary. Every section has its own glossary at the end, and we have a separate glossary section.



#### Who can use Medicaid?

Not everyone can get health care through Medicaid. Here are the groups of people that can use Medicaid:

1. People with disabilities

2. People who don't make a lot of money (in some states)

- 3. Kids
- Ð
- 4. Pregnant people

5. Some older adults

#### What does Medicaid do?



Medicaid is an important part of the U.S. health system. Here are some facts about Medicaid:



1. Medicaid pays for about half of the births in the U.S.



2. Almost half of all kids in the U.S. get health care through Medicaid.



3. Medicaid pays for more than 25% of mental health services in the U.S.



4. At least 10 million kids and adults in the U.S. get Medicaid because of their disability. This includes people with:

- physical disabilities
- intellectual disabilities
- developmental disabilities, including autism
- serious mental health disabilities
- HIV/AIDs
- and other disabilities.

#### **How is Medicaid Run?**



Medicaid is run as a partnership between the federal government and state governments.



The federal government is in charge of the entire country.



The federal government sets some basic rules about how Medicaid should run.

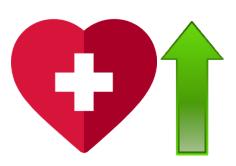
#### Rule #1



States have to give Medicaid to certain groups of people. For example, states have to give Medicaid to kids from families without a lot of money. States also have to give Medicaid to people with disabilities who don't have a lot of money.

#### Rule #2

States have to use Medicaid to give people specific services. For example, Medicaid has to help pay for seeing a doctor or going to the hospital.



#### Rule #3

States can decide to give more services to more people if they want to.



Once states have followed the basic rules, they can make more decisions about who else gets Medicaid.



States can also make more decisions about what kinds of services Medicaid covers in their state.



Each state makes different decisions about their state's Medicaid program. So, Medicaid works differently in different states.

## What is Medicaid Called in My State?



Medicaid may be called something else in your state.

Some states have different names for their Medicaid programs. But these programs are still Medicaid.

Take a look at the list to see what Medicaid is called in your state.

#### <u>Alabama</u>

Medicaid Agency

#### **Connecticut**

Medicaid

#### <u>Arizona</u>

AHCCCS (Arizona Health Care Cost Containment System)

#### **Delaware**

DMAP (Delaware Medical Assistance Program)

#### <u>Arkansas</u>

Medicaid

#### <u>Florida</u>

Florida Medicaid

#### <u>California</u>

Medi-Cal

Georgia Medical Assistance

<u>Colorado</u>

Medicaid

<u>Hawaii</u> Medicaid

#### <u>Idaho</u>

Idaho Medicaid Program

#### **Kentucky**

Medicaid

#### <u>Illinois</u>

Medical Assistance

#### <u>Louisiana</u>

Medicaid

#### <u>Indiana</u>

Medicaid

#### <u>Maine</u>

MaineCare

#### lowa

Medical Assistance

#### **Maryland**

Maryland Medicaid Program

#### <u>Kansas</u>

HealthWave

**Massachusetts** 

MassHealth

#### **Michigan**

Medicaid

#### <u>Nebraska</u>

Medicaid

#### <u>Minnesota</u>

Medical Assistance

#### <u>Nevada</u>

Medicaid

#### <u>Mississippi</u>

Medicaid

#### New Hampshire

Medicaid

#### <u>Missouri</u>

MO HealthNet

#### New Jersey

Medicaid

<u>Montana</u>

Medicaid

New Mexico

Medicaid



Medicaid

#### Oregon

Oregon Health Plan

#### North Carolina

Medicaid

#### **Pennsylvania**

Medical Assistance

#### <u>North Dakota</u>

Medicaid

#### **Rhode Island**

Medicaid

#### <u>Ohio</u>

Ohio Medicaid

#### South Carolina

Healthy Connections

#### <u>Oklahoma</u>

SoonerCare

#### South Dakota

Medicaid

#### <u>Tennessee</u>

TennCare

#### **Washington**

Medicaid State Plan

#### <u>Texas</u>

Medicaid

#### West Virginia

Mountain Health Choices

#### <u>Utah</u>

Medicaid

#### **Wisconsin**

Medicaid

#### **Vermont**

Green Mountain Care

#### **Wyoming**

EqualityCare

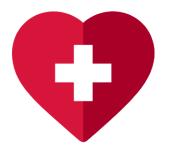
#### <u>Virginia</u>

Medical Assistance Program

#### Washington, D.C.

Medical Assistance Administration

#### What is the difference between Medicaid and Medicare?



Medicaid and **Medicare** are both programs that the government runs to help people get health care.



But Medicaid and Medicare are not the same.



The government runs Medicaid differently from Medicare.



The government pays for Medicaid and Medicare in different ways.



Medicaid covers different kinds of people than Medicare.



Medicare is mostly for older adults (people over 65 years old).



Unlike Medicaid, the amount of money you make does not affect if you get Medicare or not.

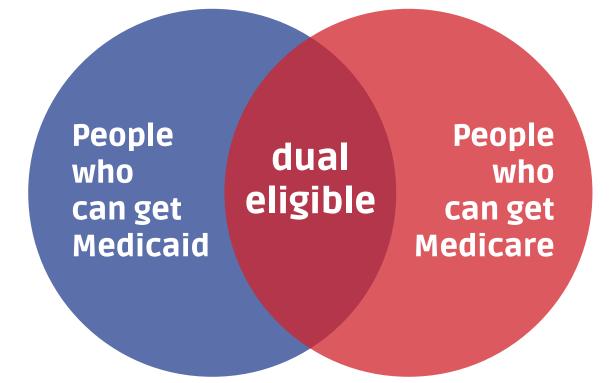


Most people who turn 65 in the U.S. can get Medicare.

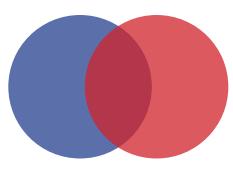


Some people under 65 with disabilities can also get Medicare.

You can be on both Medicaid and Medicare. This is called being "**dual eligible**".



# Glossary



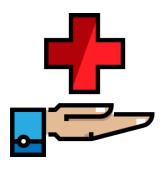
#### dual eligible

A person who qualifies for both Medicare and Medicaid.



#### federal government

The government that is charge of the entire country and is based in Washington. D.C.



#### Medicaid

A health care program in the United States.



#### **Medicaid coverage**

The services that are included in the Medicaid plan or in other words how much is an individual "covered" by the Medicaid plan.



#### Medicare

A government run health insurance program in the U.S. Medicare is mostly for older adults (people over 65 years old) and some people under 65 with disabilities.

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