

# **About Medicaid**

## **What is Medicaid?**

Medicaid is a federal and state-funded health insurance program that helps pay for health care. It is for people with a low-income who meet eligibility requirements. Pregnant women, children, people with disabilities, and people age 65 and older may also qualify. The rules may be different for children, adults, and people in nursing facilities, but they all may receive similar services.

## **What programs and services are available under Medicaid?**

The federal law allows the Virginia Medicaid program to cover a wide range of services. Services include:

- inpatient and outpatient hospital care
- doctor's services
- lab and x-ray services
- transportation
- skilled nursing care
- home health care, and
- prescription medications

## **What does Medicaid cost?**

Some Medicaid covered services have a co-payment that you must pay if you are an adult. There are some exceptions. For example, an adult in hospice care may not have to pay a co-pay. Co-payments can range from \$1 for a clinic visit to \$100 for an inpatient hospital admission. These co-payment ranges can be subject to change. If you have Medicaid, check with your provider to determine your covered services and co-payments. You may also have to pay more toward your care (called a patient pay amount) if you use nursing home or other long-term care services.

## **How do I qualify for Medicaid Services?**

You may be eligible if you are:

- A child in a low-income family
- A pregnant woman
- 65 or older
- Have a disability, or
- Are a parent who meets specific income levels

You must also meet certain financial requirements. You will be asked to verify any financial resources you have. This includes your checking and savings accounts, stocks, and property depending on what you are applying for.

### **How do I apply for Medicaid services?**

There are several ways to apply for Medicaid services. For more information about how to apply, including access to an online application, visit the [Department of Social Services website](#). You can also visit your local Department of Social Services to obtain a paper application. You can apply for Medicaid over the phone through Cover Virginia at 1-855-242-8282. You may also file an application at some larger hospitals. If you cannot sign the application, your parent, legal guardian, conservator, attorney-in-fact, or authorized representative can sign on your behalf.

### **Other Medicaid Programs**

**MEDICAID WORKS** (also known as Medicaid Buy-In) is a work incentive program offered by Virginia Medicaid for people with disabilities who are employed or want to go to work. If you have Medicaid, this voluntary option allows you to work, earn more money, and still keep Medicaid. For information about Medicaid Works visit the [Medicaid Works section](#) of the Department of Medical Assistance Services (DMAS) website.

The **Health Insurance Payment Program (HIPP)** is run by the Virginia Medicaid Program and offered to individuals enrolled in Medicaid. This program may pay some or all of a person's share of their private health insurance when it is cheaper for Medicaid to do so. For information about the Health Insurance Premium Program visit the Department of Medical Assistance Services [website](#).

### **Where can I find out more?**

- [Virginia Department of Social Services - Medicaid Forms/Applications](#)
- [Virginia Department of Medical Assistance Services](#)
- [The Centers for Medicare and Medicaid Services](#)

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