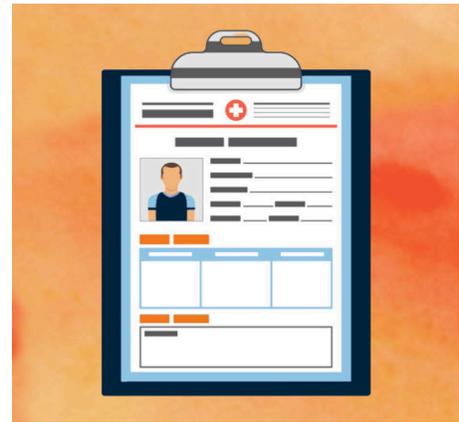


Medicaid

Medicaid is a joint federal and state healthcare program for low-income individuals, families, pregnant women, elderly adults, and people with disabilities.



Eligibility and Enrollment

Medicaid eligibility criteria **vary by state**, but generally consider **income**, **household size**, and **certain health conditions**. Some states allow applicants with higher incomes to qualify once their medical expenses meet or exceed a set deductible.

Application Process

The Medicaid **application process** requires filling out an application and providing financial documentation. For **long-term care services**, a functional eligibility assessment is also necessary. Applications can be submitted online, by mail, or in person.

Covered Services

Each state **must cover mandatory benefits** like hospital care, doctor visits, long-term care, and prescription medications. State programs **may also offer benefits** such as dental care, vision services, hearing aids, and wellness programs.

Managing Costs

To **avoid financial surprises**, make sure you understand that Medicaid covers most healthcare costs, but there may be some **copayments** and **deductibles** depending on the state and services used.

Maximizing Medicaid Benefits

To maximize Medicaid benefits:

- Check for **waivers** offering extra home and community services.
- Use **Medicaid** and **Medicare together** to reduce costs.
- Contact the **State Health Insurance Assistance Program (SHIP)** to simplify the application process and address complex issues.
- Medicaid requirements can change. **Stay up-to-date** to keep coverage and benefits.