



Plain Text 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.

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. The Glossary starts on page 27.

Who can use Medicaid?

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

- people with disabilities
- people who don't make a lot of money (in some states)
- kids
- pregnant people
- some older adults

What does Medicaid do?

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

- Medicaid pays for about half of the births in the U.S.
- Almost half of all kids in the U.S. get health care through Medicaid.
- Medicaid pays for more than 25% of mental health services in the U.S.
- 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: If they want, states can decide to give more services to more people.

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.

Alabama - Medicaid Agency

Illinois - Medical Assistance

Arizona - AHCCCS (Arizona Health Care Cost Containment System)

Indiana - Medicaid

Arkansas - Medicaid

Iowa - Medical Assistance

California - Medi-Cal

Kansas - HealthWave

Colorado - Medicaid

Kentucky - Medicaid

Connecticut - Medicaid

Louisiana - Medicaid

Delaware - DMAP (Delaware Medical Assistance Program)

Maine - MaineCare

Florida - Florida Medicaid

Maryland - Maryland Medicaid Program

Georgia - Medical Assistance

Massachusetts - MassHealth

Hawaii - Medicaid

Michigan - Medicaid

Idaho - Idaho Medicaid Program

Minnesota - Medical Assistance

Mississippi - Medicaid

Missouri - MO HealthNet

Montana - Medicaid

Nebraska - Medicaid

Nevada - Medicaid

New Hampshire - Medicaid

New Jersey - Medicaid

New Mexico - Medicaid

New York - Medicaid

North Carolina - Medicaid

North Dakota - Medicaid

Ohio - Ohio Medicaid

Oklahoma - SoonerCare

Oregon - Oregon Health Plan

Pennsylvania - Medical Assistance

Rhode Island - Medicaid

South Carolina - Healthy Connections

South Dakota - Medicaid

Tennessee - TennCare

Texas - Medicaid

Utah - Medicaid

Vermont - Green Mountain Care

Virginia - Medical Assistance Program

Washington - Medicaid State Plan

West Virginia - Mountain Health Choices

Wisconsin - Medicaid

Wyoming - EqualityCare

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). Every person who turns 65 in the U.S. can get Medicare. Some people under 65 with disabilities can also get Medicare.
- Unlike Medicaid, the amount of money you make does not affect if you get Medicare or not.

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.