ASAN
AUTISTIC SELF ADVOCACY NETWORK

ASERT
Bringing autism resources together.

SARTAC
Self Advocacy and Beyond

The Special Hope Foundation

Easy Read Edition

A Self-Advocate's Guide to Medicaid

Part 2: Who Can Get Medicaid?

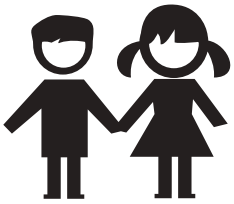
2. Who Can Get Medicaid?

Who is Medicaid for?

The **federal government** makes rules about **Medicaid**. One of these rules is that states have to give Medicaid to certain groups of people. For example, states have to give Medicaid to:

- older adults

- people with disabilities who get social security payments



- kids

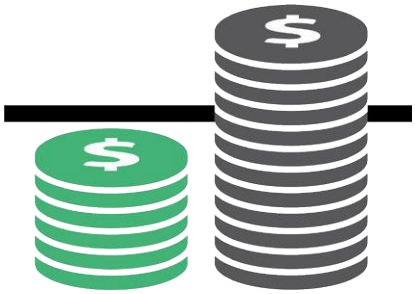
- pregnant people.

Even if you are in one of these groups, you can only get Medicaid if you or your family don't make a lot of money.

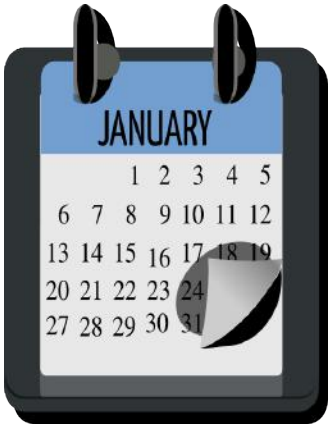
For example, Tim has a disability and does not make a lot of money. He gets Social Security benefits that he uses to pay for food and housing. Tim can get Medicaid.

Vera is old and she does not have very much money, so she is on Medicaid.

Carmen has a disability. She is also a computer programmer. Carmen's job pays her $10,000 every month. Because she makes that much money, she is not allowed to get Medicaid, even though she has a disability.



The federal government came up with a total amount of money a person or a family can earn in a year and still be able to get Medicaid. This number is called the **Federal Poverty Level.**



The Federal Poverty Level is different each year. In 2017, the Federal Poverty Level is $11,880 for one person. That is how much one person can earn in one year and still get Medicaid.

The Federal Poverty Level is a little bit higher for families than for one person.

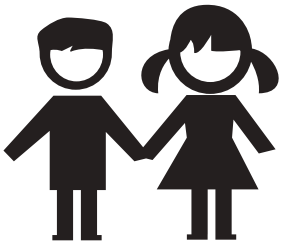
The Federal Poverty Level is not a lot of money at all.

You can make more money than the Federal Poverty Level and still have trouble paying for things like food, rent, and medical care.

States have to give Medicaid to people who make less money than the Federal Poverty Level, if they are also in one of these groups:

- older adults

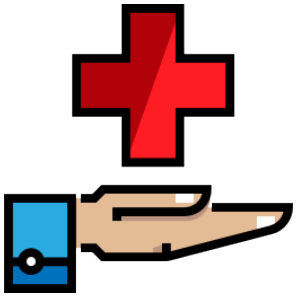
- people with disabilities who get social security payments



- kids

- pregnant people

The first thing states have to do is make sure that they give Medicaid to everyone who has to have it. After that, states can choose to give Medicaid to more people.



States can give Medicaid to people who make more than the Federal Poverty Level if they still need help paying for health care.

Sometimes, a kid with a disability needs lots of expensive medical care, but their family makes too much to qualify for Medicaid.

1. ==========

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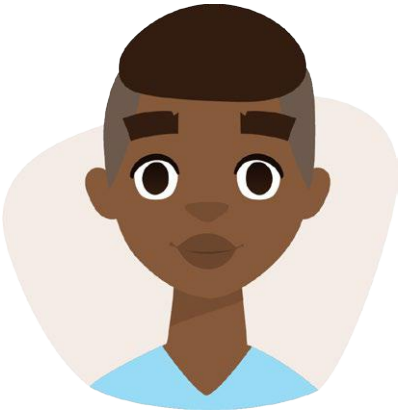
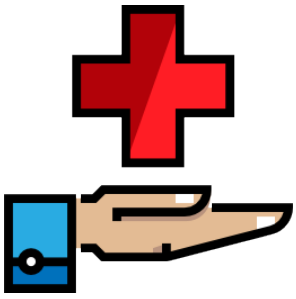
Even if the family has a lot of money, it might still not be enough money to pay for all the health care the kid needs. Some states have special rules for these kids. These special rules let kids with disabilities be on Medicaid even though their parents make too much money.



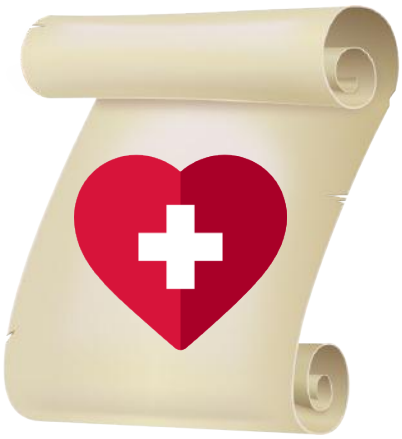
Example: George has muscular dystrophy. He needs a lot of health care and special medical equipment to be healthy.

George's parents are both rocket scientists. They make more money than most people. But they still cannot pay for everything George needs with their own money.

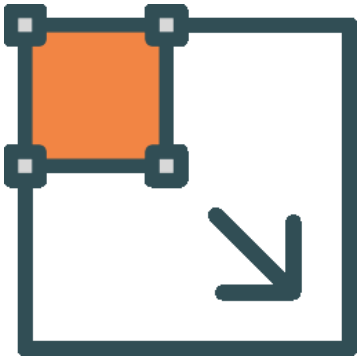


The state they live in lets George get Medicaid, because Medicaid is the only way to get the kind of services George needs.

What is Medicaid Expansion?



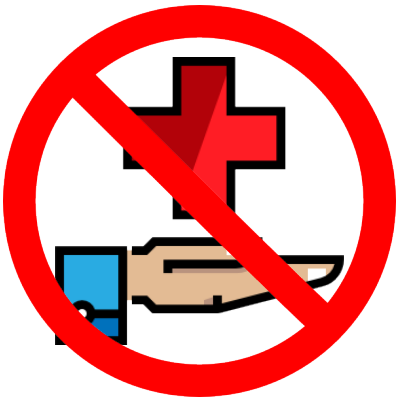
In 2010, Congress passed a law called the **Affordable Care Act**. This law is sometimes called the ACA or “Obamacare.”



In 2014, Medicaid was expanded (made bigger) as part of the ACA.

On the next page, we’ll talk about how the Affordable Care Act changed Medicaid.

Before the Affordable Care Act

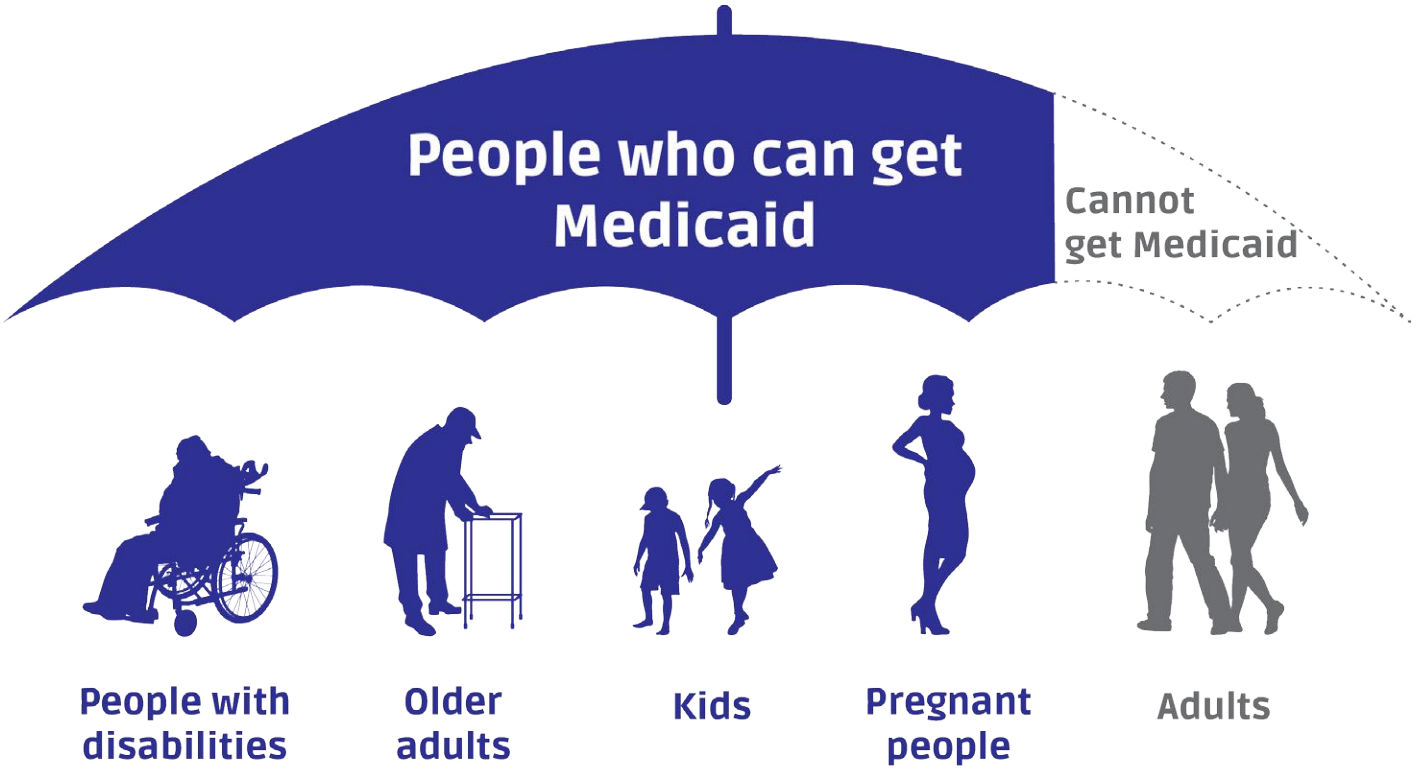


Before the Affordable Care Act, even adults who did not make a lot of money could not get Medicaid in most states.

A lot of adults needed health insurance, but did not have money to buy it. Adults who could not afford health insurance could not get health care.

Adults with disabilities could get Medicaid if they did not have a lot of money. Most adults without disabilities could not get Medicaid even if they did not make a lot of money.

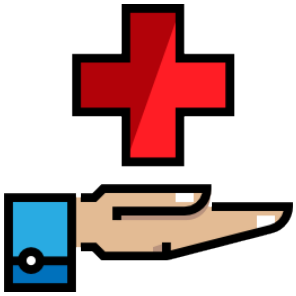
Who Can Have Medicaid: Before the Affordable Care Act



Modified from a Kaiser Family Foundation image (kff.org)

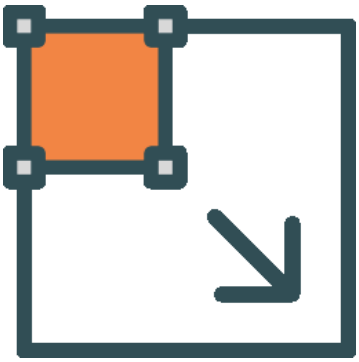
Remember, people in these groups can only get Medicaid if they don't have a lot of money.

After the Affordable Care Act



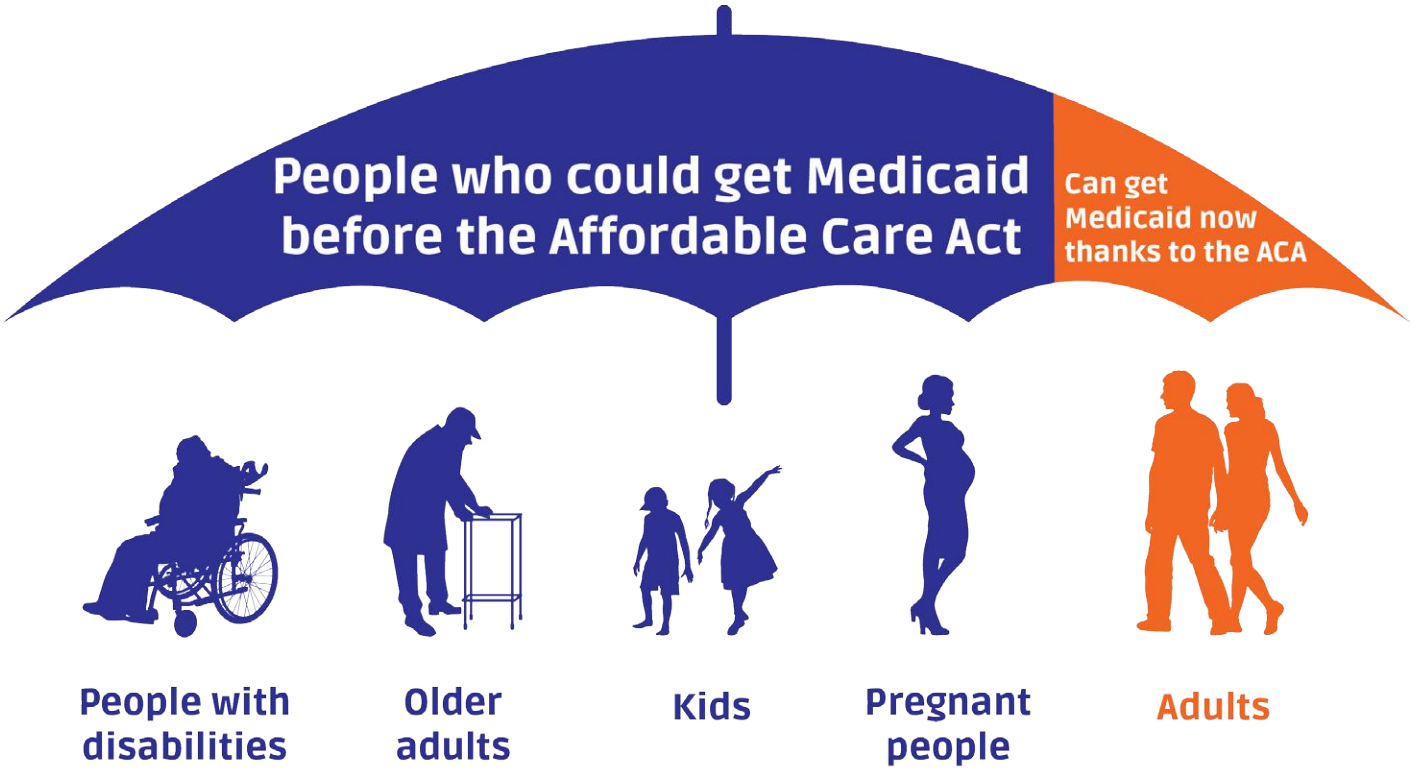
States got the choice to give Medicaid to all adults who do not make a lot of money. These people can get Medicaid even if they aren't in one of the groups that usually gets Medicaid.

The federal government gave extra money to states to cover this new group of people.



About 17 million more people got health insurance because of the **Medicaid expansion**.

Who Can Have Medicaid: After the Affordable Care Act



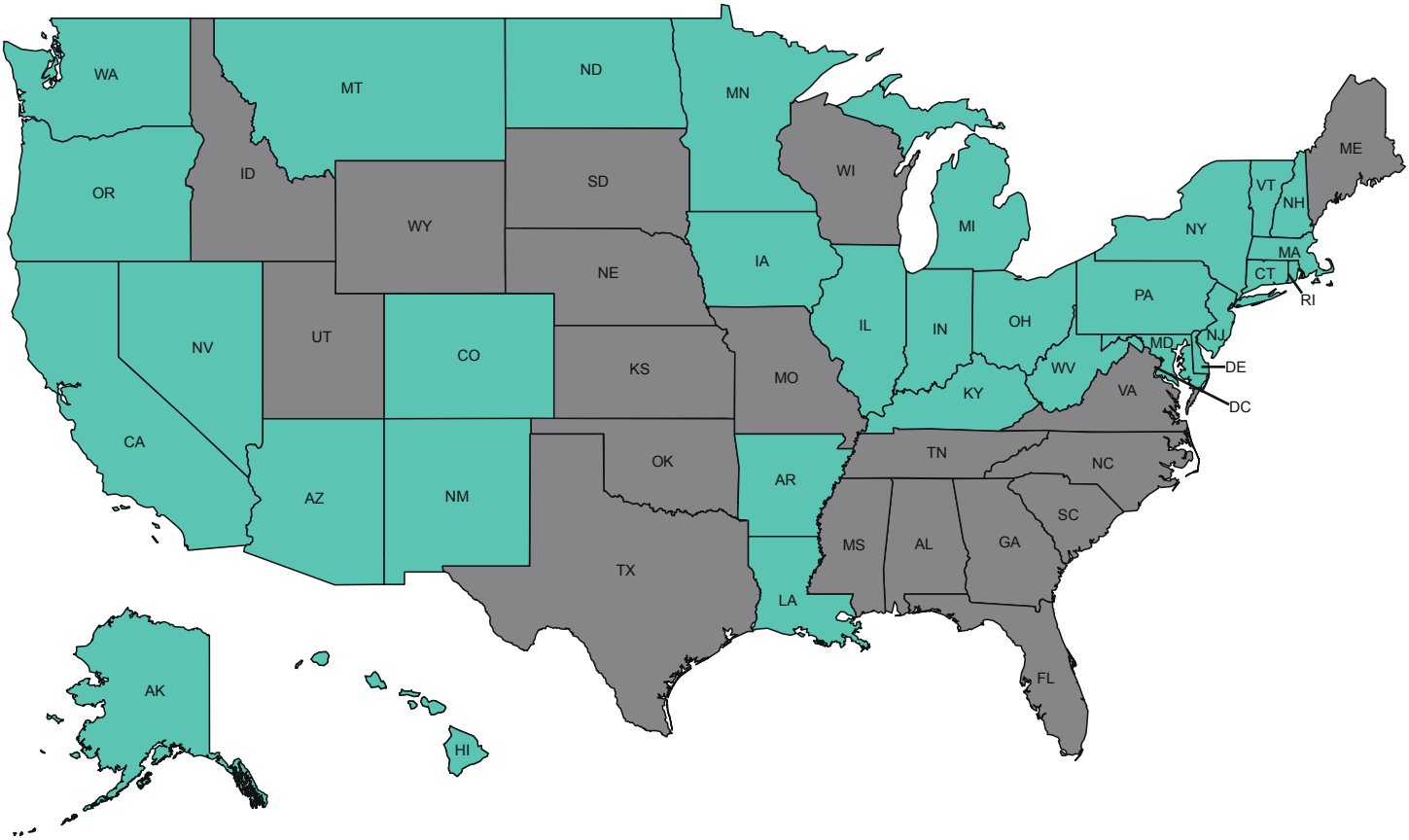
Modified from a Kaiser Family Foundation image (kff.org)

Remember, people in these groups can only get Medicaid if they don't have a lot of money.

States got to choose whether to expand Medicaid or not.

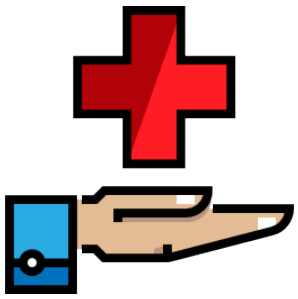
19 states did not expand Medicaid and 31 states expanded Medicaid.

STATES THAT HAVE EXPANDED MEDICAID



States that Have Expanded Medicaid
31 states, plus Washington D.C.

States that Have Not Expanded Medicaid
19 states



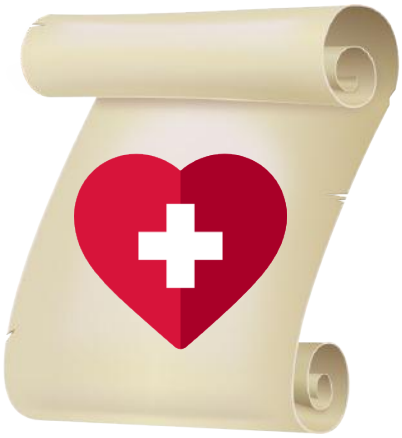
The Medicaid expansion has helped more people with disabilities get Medicaid.

In states that expanded Medicaid, people with disabilities who do not make a lot of money can get Medicaid right away.

This is important because usually people with disabilities don't get Medicaid until they are on Social Security. But, that process can take a while.

With Medicaid expansion, people can start getting health care while they are applying for Social Security benefits.

Glossary



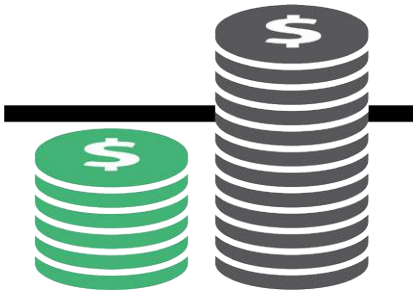
Affordable Care Act (ACA)

The Patient Protections and Affordable Care Act is a law that was passed in 2010. People call it the Affordable Care Act or the ACA for short. Some people also call it Obamacare, because Barack Obama was the President who helped make the law. The ACA made it easier and fairer for people to get health insurance.

federal government

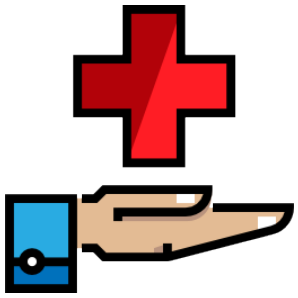
The government that is charge of the entire country and is based in Washington. D.C.

federal poverty level (FPL)



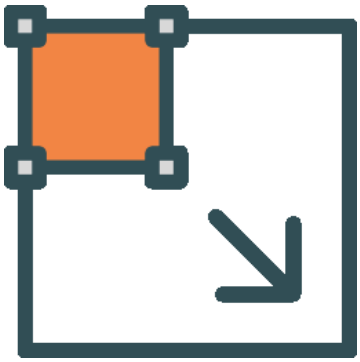
How much money a person can make to be eligible for Medicaid or other government programs.

Medicaid



A health care program in the United States.

Medicaid expansion



A new part of the Affordable Care Act that allows adults with a low income, whose income is below 138% Federal Poverty Level (FPL).

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