

Medicare Premium Assistance is a Medicaid program that helps pay a portion of Medicare costs.

- Program eligibility standards vary. Contact your county office of job and family services for more information.

### How do I apply?

County departments of job and family services determine eligibility for Medicaid programs. You can apply in person, through the Ohio Benefit Bank or online at: [www.odjfsbenefits.ohio.gov](http://www.odjfsbenefits.ohio.gov)

The [Medicaid Consumer Hotline](#) has information on applying for Medicaid and can direct you to your county agency.

- Please call **1-800-324-8680** or the TTY/TDD for hearing impaired **1-800-292-3572**.

### If I am eligible for Medicaid, how will I get my services?

Ohio Medicaid services are delivered in one of two ways:

- Some people can choose any doctor or hospital that will accept the Medicaid card. This system is called "Fee-for-Service" or "Traditional Medicaid."
- Others must be enrolled in a Managed Care Plan and go to doctors and hospitals that belong to that plan. The information you receive from the Managed Care Plan will tell you how to get your services.

### Medicaid Estate Recovery

Ohio has the right to recover the cost of services paid by Medicaid from the estates of individuals enrolled in Medicaid who were age 55 or older. This recovery cannot take place as long as a spouse, minor child or disabled adult child is still alive.

Details on estate recovery are available at your county department of job and family services or at: [www.jfs.ohio.gov/ohp/bcps/FactSheets/EstateRecovery.pdf](http://www.jfs.ohio.gov/ohp/bcps/FactSheets/EstateRecovery.pdf).

### Medicaid Contact Information

For more information and answers to your questions, please call:

The Medicaid Consumer Hotline:  
**1-800-324-8680**

TTY/TDD for hearing impaired:  
**1-800-292-3572**

John R. Kasich, Governor  
Michael B. Colbert, Director

An Equal Opportunity Service Employer  
and Service Provider

[jfs.ohio.gov/ohp](http://jfs.ohio.gov/ohp)

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This information is not intended to replace, change or obsolete any portion of the Medicaid Eligibility Manual (MEM) or department rule.

# Ohio Medicaid



A Health Care Program for  
Ohioans with Limited Income

## Who can Medicaid help?

To qualify for Medicaid, you must meet Medicaid citizenship requirements (certain non-citizens may apply), be an Ohio resident, have or get a Social Security number, and meet certain financial requirements.

Ohio Medicaid provides coverage to eligible people in the following categories:

- Children younger than age 19
- People who are 19 and 20
- People aged out of foster care
- Pregnant women
- Families with children younger than age 19
- Adults age 65 and older
- People who are legally blind
- People with disabilities

## Medicaid and Medicare: What's the difference?

**Medicare** is a federal health plan administered by the Social Security Administration serving elderly people and legally blind or disabled people. Most people on Medicare pay a monthly premium. Medicare rules are the same nationwide.

**Medicaid** is funded by states and the federal government and is administered by each state for its residents. Medicaid coverage and eligibility standards vary from state to state.

It is possible to have both Medicare and Medicaid.

## What about income?

Your income and the number of people in your household are considered when you apply for all Medicaid programs.

The most common types of income are:

- Wages
- Pensions
- Veterans' Benefits
- Child Support
- Unemployment Benefits
- Social Security Benefits
- Self-Employment Income

## What about my home and other resources?

Some Medicaid programs have a limit on resources, and some do not. Resources are assets that you own, such as bank accounts, stocks, bonds, mutual funds, annuities, trusts, vehicles and property. Even when a program has a resource limit, the home you live in, your personal belongings and one car are usually not counted.

## What if my income is too high?

Ohioans who are age 65 or older, are legally blind, or have a disability may qualify for Medicaid after they have paid a specific amount in medical bills in a given month. This is called **Medicaid Spenddown**. Spenddown allows individuals to deduct medical expenses so that their income falls within Medicaid income guidelines.

## 2012 Income Guides

For children (up to age 19) and Pregnant Women	
Eligibility Guideline is 200% of the Federal Poverty Level	
Family Size	Gross Monthly Income
1	\$1,862
2	\$2,522
3	\$3,182
4	\$3,842
For Families with Children	
Eligibility Guideline is 90% of the Federal Poverty Level	
1	\$838
2	\$1,135
3	\$1,432
4	\$1,729
Medicaid Buy-In for Workers with Disabilities	
Eligibility Guideline is 250% of the Federal Poverty Level	
1	\$2,328
Resource Limit for this category \$10,961	
For People 65 or Older and People with Disabilities	
Eligibility Guideline is about 64% of the Federal Poverty Level, and resource tests may apply	
1	\$611
2	\$1,048
Resource Limit for a single person in this category \$1,500	
Resource Limit for a couple in this category \$2,250	
Applicants may be eligible for deductions that could reduce their income to help them qualify. Actual determination of eligibility is done by the county departments of job and family services. Income guidelines change each year.	

## What types of services are covered by Medicaid?

Medicaid covers a wide array of medical benefits, as well as long-term care benefits if a person has a medical need for 24-hour supervision and support.

(Note: Small co-payments may apply)

- Prescriptions
- Doctor visits
- Hospital care
- Surgery
- Lab and X-ray
- Physical therapy
- Ambulance
- Family planning
- Prenatal care
- Substance abuse services
- Medical equipment and supplies
- Dental and vision services
- Long-term home health care
- Long-term case management
- Home and Community Services

## Medicaid Programs

**Healthy Start** is the name of Ohio's Medicaid program for children younger than age 19 and pregnant women.

**Healthy Families** is the name of Ohio's Medicaid program for families, both parents and children.

**Aged, Blind or Disabled (ABD)** Medicaid offers health care coverage to Ohioans who are at least 65 years of age and Ohioans who are legally blind or disabled at any age.