

## Health Coverage 101 FAQ

*Q. If someone is on disability how does widow benefits affect the benefit?*

A. If the disabled person is applying for Medicaid, the widow benefit (income) is budgeted/counted in the Medicaid eligibility determination.

*Q. Are you saying that anyone over 65 meets the age requirement for Medicare*

A. Yes

*Q. Can seniors with Medicare apply for Medicaid too?*

A. Yes and many do. Income, assets, and group composition determines Medicaid eligibility for seniors.

*Q. Can our senior population that currently have Medicare apply for Medicaid to supplement their Medicare?*

A. Yes Medicaid eligibility for seniors is determined by evaluating group composition, income and assets.

*Q. Where can I get information about frauds and scams?*

A. To report Medicaid Fraud and Abuse call 855-643-7283

*Q. In the MOMS program is legal residency status a requirement that determines eligibility?*

A. No. Undocumented pregnant women can qualify for the MOMS program.

*Q. If there is a disagreement with the social worker for abuse, where can you report it?*

A. Adult Protective Services 855-444-3911

*Q. What happens to a child after their first birthday for coverage? Do they need to reapply at that time?*

A. When a newborn turns age 1 with Medicaid coverage, the normal process is a review is completed to see if the child remains income eligible for Medicaid. Due to COVID, reviews are not currently occurring.

*Q. DHS letter to my client says they are eligible for ALMB. She is 85, on Medicare. Letter is a little vague, but will her \$144 get paid/covered?*

A. Yes

*Q. Can you please explain the spend down?*

A. Equate it to a car insurance deductible. Client is responsible for the deductible amount; Medicaid should cover medical expenses above the deductible amount. The deductible is a monthly amount.

*Q. If SSI app is Caid app, automatically eligible for Caid. Why do our patients receive rejections from their case worker, stating over income?*

A. Individuals who receive SSI income and are Michigan residents automatically qualify for SSI Medicaid coverage. In your example it sounds like your patients may receive RSDI income, not SSI income.

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*Q. In regard to Medicare-if you receive SSDI then turn 65, do you still get the same benefits (financial and medical)?*

A. Yes

*Q. If a person is only eligible for a Medicaid spenddown, should they look into the Marketplace for insurance?*

A. Yes if the deductible is not meeting the client's needs