

Texas Medical Assistance Fact Sheet

The Benefit Bank will screen for eligibility and complete the application for the following Medical Assistance programs:

- **Children's Medicaid** – Free medical coverage for children up to age 19 and pregnant women in low income families.
- **Medicaid for Low-Income Families** – Free medical coverage for low-income parents (and other caretakers) and their children up to age 19.
- **Children's Health Insurance Program (CHIP and Perinatal CHIP)** – Free or low-cost medical coverage for children up to age 19 and pregnant women in low- and moderate-income families.

Medical Assistance benefits usually cover doctor visits, prescription drugs, dental care, eye exams, glasses, hospital services, family planning services, and a range of other medical services. However, benefits to pregnant women are usually restricted to pregnancy-related medical care.

NOTE: There are other categories of Medical Assistance, such as Medicaid for the Elderly and People with Disabilities, which The Benefit Bank does not support. To get information about other programs, please call 2-1-1.

The Benefit Bank asks questions to screen a household for Medicaid and CHIP eligibility. This includes collecting information about household income, resources, and expenses. This information will determine which programs you may be eligible for.

The countable income used to determine eligibility is gross income (wages, for example), minus certain deductions (such as child care costs and work-related expenses).

Children's Medicaid

To be eligible for Children's Medicaid, an applicant must be one of the **following**:

Individual...	With countable income not over...
Pregnant woman (or pregnant minor)	185% of Federal Poverty Income Limit
Child under age 1	185% of Federal Poverty Income Limit
Child aged 1-5	133% of Federal Poverty Income Limit
Child aged 6-18 (until age 19)	100% of Federal Poverty Income Limit

There is also a resource limit for most categories of Children's Medicaid. A child is usually not eligible for benefits if the total value of the family's resources is over \$2,000 (or \$3,000 in households with a member who is aged or disabled).

Children's Health Insurance Program (CHIP)

To qualify for CHIP, a child's family income must be no more than 200% of the Federal Poverty Level. Families with income above 150% of the Federal Poverty Income Limit may have an enrollment fee and co-payments for doctor visits, prescription drugs, and emergency care. Families with income above 150% of the Federal Poverty Income Limit must also meet an assets test. The family must have less than \$10,000 in combined resources (including vehicle value and liquid assets). There is an enrollment waiting period for CHIP; a child must be uninsured for at least 90 days or have lost insurance due to loss of a parent's employment or other exception.

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Medicaid for Low-Income Families

For parents/caretakers to be eligible for Medicaid along with their children, the household must have very limited income and resources at or under \$2,000 (or \$3,000 in households with a member who is aged or disabled).

Spend-Down Eligibility

If you have high medical costs but are not eligible for full medical assistance because your income is over the limit, you may be able to get help through Medicaid. If the income you have left for the month after you pay your medical expenses is under the Medicaid income limit, you may qualify for Medicaid for that month. For example, if your family has three people, your monthly income after you subtract medical costs must be no more than \$275 per month. If you think you could be eligible for spend-down, you should complete the application for medical assistance and submit receipts for medical expenses. The local office will help you with the spend-down process and tell you where to submit your medical bills.

Immigration Status

Some non-U.S. citizens are eligible for Medical Assistance. For example, children who are legal immigrants (including green card holders, refugees, and others) can be eligible. However, most adults are not eligible for Medicaid for the first five years they reside in the U.S. unless they have been in the U.S. since August 22, 1996. After five years, adults can enroll if they meet the program's other eligibility requirements.

Undocumented and temporary immigrants are not eligible for full Medicaid benefits. However, all legal immigrants who otherwise qualify for Medicaid can get emergency care (including labor and delivery). A pregnant woman does not have to meet the citizenship and alien status requirements in order to be eligible for Perinatal CHIP coverage.

Interview

For applications that are for children only, there is usually no interview requirement. However, the agency can require an interview if it has received conflicting information related to household information that cannot be verified through other means. There *is* usually an interview requirement for applications that include adults and children. In these cases, the agency permits a telephone interview in certain hardship situations.