Medicaid for Older Adults and People with Disabilities

PROVIDING HEALTH CARE COVERAGE TO PEOPLE WITH LIMITED INCOME
Do I qualify?

Are you:
- at least age 65, or
- disabled*, or
- legally blind?

If so, you may qualify for Ohio’s Medicaid program for older adults and individuals with disabilities. The Medicaid program offers a full benefit package, including long-term care services.

*As classified by the Social Security Administration.

Medicaid may pay for:

- skilled home care services
- laboratory & X-ray services
- doctor visits
- surgery
- hospital care
- physical therapy
- transportation
- prescriptions
- medical equipment & supplies
- other services

Did you know?

Medicaid can help you even if you have Medicare or other health insurance? See page 8 for more information.
How to Apply

To apply for Medicaid, you must complete an application and have an interview with a caseworker at your local county department of job and family services.

- Call **1-800-324-8680** for the nearest location
- Go to [www.jfs.ohio.gov/ohp](http://www.jfs.ohio.gov/ohp), download JFS and print form #07200, and complete the application.

Take the application and all requested documents with you to your local county department of job and family services.

Financial Requirements

To qualify for Medicaid, you must meet income and resource requirements. Income is money that you get from any source (e.g., wages, Social Security, pension). Resources are things like cash, savings, stocks, bonds and real property. The chart below shows the income and resource limits.

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Monthly Income**</th>
<th>Resource Limit</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>$589</td>
<td>$1500</td>
</tr>
<tr>
<td>2</td>
<td>$1011</td>
<td>$2250</td>
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Apply for income deductions that could help them qualify for Medicaid. Determination of eligibility is done by the county department of job and family services.

*Income guidelines change each year.
**After deductions
What if my income is too high?

If you meet all requirements except income, you may be eligible for Medicaid Spenddown. Medicaid Spenddown allows you to deduct medical bills (e.g., prescription costs, doctor visits) from your income to help you qualify for Medicaid. Your caseworker will determine your monthly Spenddown. Ask your caseworker for information about the Medicaid Buy-In for Workers with Disabilities (MBIWD) program.

Home Care: Medicaid can provide skilled services in your home, such as daily nursing and skilled therapy, if medically necessary. Examples of some of the home care services are:
- Homemaker/Personal Care
- Home Delivered Meals
- Adult Day Care
- Out of Home Respite
- Emergency Response Systems

Home and Community-Based Services Waivers: If you require care in a nursing home or institution, you might be able to receive care in your home or as an outpatient, through a Medicaid waiver program. A variety of Medicaid waiver programs are available, on a limited basis.

Long-Term Care: Are you in need of care for an extended period of time? If so, Medicaid can help pay for the cost of care in a long-term care institution. In addition to meeting income and resource requirements, you must need care for at least 30 days.

Medicaid Care Options

Care in the Community: If you qualify for Medicaid and are aged, blind or have a disability, you may be required to get your care through a Medicaid managed care plan. If you do not have to enroll in a managed care plan, you can go to any provider who accepts Ohio Medicaid. Call 1-800-324-8680 for names of providers near you.
Medicare Expenses

Medicaid can help with Medicare expenses, such as premiums, co-insurance and deductibles. Visit www.jfs.ohio.gov/ohp and download JFS Form #07103 “Application for Help with Medicare Expenses.” Complete the application and mail it to your local county department of job and family services.

Estate Recovery

Ohio has the right to recover the cost of services paid by Medicaid from the estates of consumers age 55 or older and permanently institutionalized individuals of any age.

For more information, contact your local county department of job and family services, or visit www.jfs.ohio.gov/ohp.
Disability Determination Process

If you have a disability and are applying for Medicaid, there are several steps you must complete to receive Medicaid coverage for people with disabilities. If you have already applied for disability benefits through the Social Security Administration (SSA), please skip to step two.

Step One
Before receiving Medicaid, you must apply for disability benefits through SSA. You may apply online: www.socialsecurity.gov, over the phone, or in person. To set up an appointment or a phone interview, please call 1-800-772-1213 (voice) or 1-800-325-0778 (TTY).

Step Two
If you have already applied for disability benefits at SSA, you must apply for Medicaid coverage at your local county department of job and family services. You may apply for Medicaid once you have been determined disabled by SSA or if your case is pending with SSA. Please schedule an appointment with your local county office and make sure you bring your medical records to this appointment.

Step Three
Your caseworker will review your records and may request additional records from your doctors. After gathering all your records, your caseworker will submit your file to the state office for review.

Step Four
The state office will review your file and make a decision about your disability status. If your case is approved, you may be eligible for Medicaid. If your case is deferred, it means the office needs some more information to make a decision. If your case is denied, you are not eligible for Medicaid for people with disabilities; however, you have hearing rights and may appeal the decision.

For more information and answers to your questions, please call the Medicaid Consumer Hotline:

1-800-324-8680 (Voice)
1-800-292-3572 (TTY)