

## Public Health Insurance

### Expanded Medicaid eligibility

Starting in 2014, income eligibility for Medicaid will be 133 percent of the federal poverty level (FPL) in every state. (Currently, the federal poverty level is \$10,830 for an individual and \$22,050 for a family of four – so Medicaid eligibility would be \$14,404 for a single person and \$29,327 for a family of four.)

### Medicaid benefits

According to the health care reform law, Medicaid in all states must include *at least* the following essential health benefits:

- Doctor appointments and surgery
- Prescription drugs
- Mental health and substance abuse services
- Oral and vision care
- Ambulatory and emergency services and hospital visits
- Laboratory and x-ray services
- Rehabilitation (services and devices)
- Maternal and newborn care
- Well-baby and well-child care, including immunizations
- Other preventive services

### Medicaid for young adult foster children

Beginning in 2014, young adults who were enrolled in Medicaid as foster children will be covered by Medicaid up to age 25, regardless of income.

### Child Health Plus

Child Health Plus will be maintained through 2019.

### The Basic Health Plan

States may offer a Basic Health Plan for individuals earning more than 133 percent of the federal poverty level, up to 200 percent of the federal poverty level. Like Medicaid, the Basic Health Program will offer comprehensive benefits. People enrolled in the Basic Health Plan may not purchase private coverage through the Exchange.

### Counting income for public health insurance

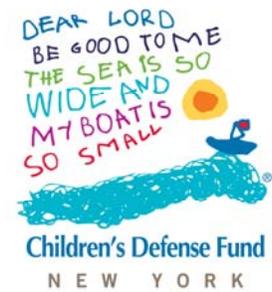
Currently, when applying for public health insurance, income is calculated by considering necessary expenses, such as childcare. In 2014, most applicants will use a 5% income disregard\* to cover the cost of necessary expenses. This, in effect, makes income eligibility for Medicaid 138% of the federal poverty level.

### Simplified enrollment

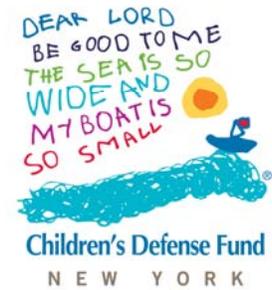
In 2014, in coordination with the Exchange, it will be easier than ever to apply to, enroll in, and renew enrollment in public health insurance programs. The State must simplify enrollment. For example, there will be a website where people can enroll and renew public health insurance coverage.

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\* The income disregard for determining income eligibility for Medicaid is like the standard deduction you use when filing your taxes.



## Questions and Answers



**Q: I currently do not qualify for Medicaid, but I think I will qualify for Medicaid or the Basic Health Plan when there are higher income eligibility levels. When can I enroll?**

You will be able to apply as of January 1, 2014 if you are eligible for Medicaid or the Basic Health Plan (if New York offers one). States have the option to expand Medicaid eligibility before 2014, but they will not get financial support from the federal government.

**Q: If I am currently enrolled in Family Health Plus, how will changes to Medicaid affect my coverage?**

If your income is less than 133% of the federal poverty level, you may move from Family Health Plus to Medicaid. If your income is over 133% of the federal poverty level and New York decides to set up a Basic Health Plan, you may move to the Basic Health Plan.

**Q: My income is less than 133 percent of the federal poverty level, but I am not eligible for Medicaid because of the 5-year waiting period for immigrants. If New York has a Basic Health Plan, can I enroll?**

Yes. The health reform law does not lift the five-year bar for Medicaid, but legal immigrants who are below 133 percent will be allowed to join the Basic Health Plan. However, it has not yet been determined whether persons residing under PRUCOL\* status will be able to enroll in the Basic Health Program.

**Q: I am 18 years old and I have left foster care. I will be 22 years old in 2014. Can I get coverage through Medicaid in 2014?**

Yes. If you were enrolled in Medicaid when you were in foster care, you can get health coverage through Medicaid up to age 25.

**Q: My income fluctuates throughout the year. Some months my income is above 133 percent of the federal poverty level, and some months it is below. Will I have to keep changing insurance throughout the year?**

Income eligibility for Medicaid under health reform will continue to be based on a person's income at the time of application and renewal (e.g., recent paychecks). However, the 5% income disregard is based on annual tax filing. The federal government will decide how to determine eligibility for these cases.

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\* PRUCOL (Permanent Residence Under the Color of Law): Government knows that the person is in the United States and has not done anything to deport him/her. This includes people who have a working permit, have filed an application for Temporary Protected Status, and have filed an application to adjust their status.