

# MEDICAID AND OTHER FEDERAL INSURANCE OPTIONS

# **MEDICAID**

## **ELIGIBILITY**

Medicaid offers free healthcare coverage for families, children under age 19, and pregnant women. Coverage includes doctor visits, hospital care, prescriptions, vision, dental, mental health services, and more.

The following individuals may qualify for Medicaid coverage in Ohio:

- Be a United States citizen or meet <u>Medicaid non-citizen</u> requirements
- Individuals with low-income
- Pregnant women, infants, and children
- Older adults
- Individuals with disabilities

To be eligible for coverage, you must:

- Have or get a Social Security number
- Be an Ohio resident
- Meet financial requirements. Even if you are not sure that you and your family will qualify for coverage, you should still apply.





# **INCOME**

Family Size	Parents/Caretaker	Adults	Children	Pregnant	Children
	Relatives	(age 19-64)	with	Women	without
			Insurance		Insurance
1	\$1,094	\$1,616	\$1,896	\$2,430	\$2,503
2	\$1,479	\$2,186	\$2,564	\$3,287	\$3,386
3	\$1,865	\$2,756	\$3,232	\$4,144	\$4,268
4	\$2,250	\$3,325	\$3,900	\$5,000	\$5,150
5	\$2,636	\$3,895	\$4,569	\$5,857	\$6,033
6	\$3,021	\$4,465	\$5,237	\$6,714	\$6,915
7	\$3,407	\$5,035	\$5,905	\$7,570	\$7,798

Students can obtain coverage on their own if they aren't considered dependents on their family's tax returns.

#### **HOW TO APPLY**

All applications are to be processed within 45 days from the date the agency receives the application.

*Paper Applications:* You can visit the Jane Edna Hunter building (3955 Euclid Ave Cleveland OH 44115) to pick up benefits applications and deposit them in the safe and secure drop-box.

*Phone Applications:* Call 844.640.6446 Monday to Friday 8am to 4pm. Virtual hold is available for all programs and will hold your place in line and call you back when it's **Dean of Students Office** 



your turn to speak to a worker. Mondays are higher volume days and lunch hours on any day of the week tend to be the busiest times.

Web Portal Applications: benefits.ohio.gov. Click Apply Now option.

The Greater Cleveland Food Bank Client Help Specialists can assist with over-the-phone applications for Medicaid. Calls are free and confidential. Call 216.738.2067 to receive support.

## VERIFICATION DOCUMENTATION

Criteria of Eligibility	How can it be verified?
Age and ID	Birth certificate or electronic verification from Social Security Administration
Citizenship	Birth certificate, US Passport, Certification of Naturalization, or electronic verification from Social Security Administration
Non-citizenship status – if applicable	Immigration documents and confirmation from USCIS SAVE Website
SSN	Social Security Card or SS5, or electronic verification from Social Security Administration
Pregnancy - if applicable	Medical provider written statement if multiple babies expected
Earned or unearned income	Paystubs, employer statement, award letters, w2s, 1099s, etc. or electronic verification from IRS or other electronic sources. Cooperation with electronic verification process is a condition of eligibility.
Residency/Address	Can be self-attested for State of Ohio. Verification only required if questionable.
Disability status - if applicable	Doctor statement, SSA determination documentation
Cooperation with Child Support Enforcement Agency to establish medical support	Verification from CSEA that cooperation has occurred with establishing medical support, as applicable
Tax Filing Status	Can be self-declared. Only required documentation if questionable or discrepancy found.
Resources/assets - For ABD and LTC SIL only	Bank statement, life insurance policies, auditor websites. Cooperation with electronic verification process is a condition of eligibility.

# WHAT TO EXPECT

All applications are to be processed within 45 days from the date the agency receives the application. After you apply, you may get a letter asking for more information. If your application for Medicaid is approved, you are automatically enrolled in either Fee-For-Service coverage or Managed Care. Most people will be enrolled in managed care. Shortly after you are approved for Medicaid, you will get a letter asking you to pick a plan. You can choose between Buckeye Health Plan, CareSource, Molina Healthcare, Paramount



Advantage, and UnitedHealthcare Community Plan. Individuals who do not choose a managed care plan will be automatically enrolled in one to receive coverage.

You will get a letter with your Medicaid ID or your managed care ID card and can start using services right away. Ohio Medicaid has a statewide network of providers. If you need help locating a provider who accepts your health coverage, please contact the Medicaid Consumer Hotline at 1-800-324-8680 or visit <a href="www.ohiomh.com">www.ohiomh.com</a> or contact your managed care organization's Member Services hotline or plan website.



Individuals covered by Medicaid should be aware that they will have to complete a renewal every 12 months to have their eligibility redetermined. Individuals that experience a change affecting their eligibility within that 12-month period must notify their case worker within ten days of the change.

# **OHIO HEALTHY START**

#### **ELIGIBILITY**

Ohio Healthy Start (federally known as Children's Health Insurance Program, CHIP) provides free or low-cost health insurance for families with children. This program is designed to provide increased access to health coverage for children in families with income too high to qualify for Medicaid but too low to afford private coverage. To be eligible for this benefit program, you must be a resident of Ohio and meet all of the following:

- Either 18 years of age or under or a primary care giver with child(ren) 18 years of age and under
- A U.S. Citizen, National, or a Non-Citizen legally admitted into the U.S.
- Uninsured (and ineligible for Medicaid)

# **INCOME**

Household Size	Maximum Income Level (Per Year)		
1	\$29,160		
2	\$39,440		
3	\$49,720		
4	\$60,000		
5	\$70,280		
6	\$80,560		
7	\$90,840		

#### **HOW TO APPLY**

When applying for Healthy Start, proof of income, pregnancy, and citizenship documentation is required. No face-to-face interview is necessary. By calling the Consumer Hotline at 1.800.324.8680, hotline staff can provide general information or offer assistance in filling out the application. The hotline is staffed seven days a week. Families can also find applications at their local office of Job and Family Services. Applications can also be submitted online at benefits.ohio.gov.