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What is Medicaid? by Machiko Waldemar

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Medicaid is a health insurance program for low-income individuals and families who cannot afford health care costs. Medicaid serves low-income parents, children, seniors, and people with disabilities.

You may be eligible for Medicaid if you are age 65 or older, blind, or disabled. Eligibility for Medicaid is based on your familyâ€™s monthly income and the amount of resources you own. To receive Medicaid for the blind or disabled, you must be evaluated by a doctor.

A disabled and/or blind individual may be able to go to work or increase their hours of work and still receive Medicaid.

If you receive SSI, you are eligible for North Carolina Medicaid. You do not need to apply.

When you apply for Medicaid, your familyâ€™s monthly income is calculated by subtracting certain deductions from your gross income. Social Security, veteranâ€™s benefits, wages, pensions and other retirement income are counted. The deductions vary with each Medicaid program. Your county worker will calculate your monthly family income.

Medicaid may also help pay for nursing home and care facilities as well as in-home care.

To be eligible for Medicaid, your monthly income and resources must be below certain thresholds.

If your family income and/or resources are over the limit and you have high medical bills, you may still qualify for Medicaid and have a Medicaid deductible.

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