

IDAHO MEDICAID FAQs

Idaho Medicaid makes it possible for children and adults with low incomes to get and stay healthy. It provides essential and comprehensive healthcare for expectant mothers, helps people with disabilities live independent lives, supports our seniors, and ensures children receive regular check-ups. Many Idahoans with low incomes work in jobs that do not offer health coverage. Medicaid allows individuals to see a doctor when they are sick, receive preventive care, purchase medications, and go to the hospital. Medicaid reduces state and county uncompensated care costs, saves tax payer dollars, and improves access to care in rural areas. Families with Medicaid do not have to choose between going to the doctor, buying groceries, or paying the rent.



What is Medicaid?

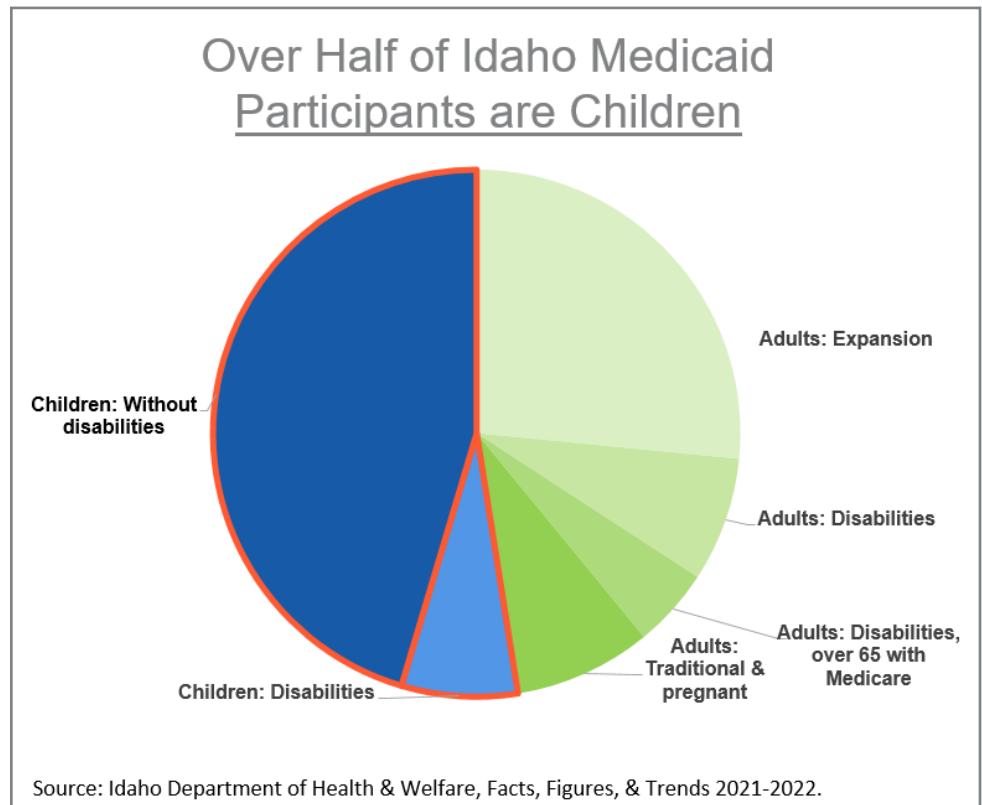
Signed into law in 1965 as a part of the Social Security Act, Medicaid offers health coverage for children, adults, seniors, and people with disabilities living in households with low incomes. Although the federal government provides guidelines for Medicaid, each state is granted certain administrative control over coverage and eligibility.

Medicaid provides comprehensive health benefits, including preventive care, doctor visits, dental benefits, and vision benefits. It also provides access to behavioral health services and medications. Enhanced benefits are available for Idahoans with disabilities and special needs to provide additional health service supports if necessary.

What is the difference between Medicaid and Medicare?

Medicaid is a type of health insurance that covers individuals of all ages; eligibility is based on income. Medicaid covers a large portion of medical expenses and includes minimal co-payments. The majority (55 percent) of Idaho Medicaid beneficiaries are children.

Medicare is a federal health insurance program for individuals over the age of 65 or individuals with a qualifying disability; eligibility is not based on income. Medicare covers medical costs through trust funds that beneficiaries have paid into. Individuals have co-payments, deductibles, and different covered benefits than Medicaid. Although uncommon, an individual can be covered by both Medicaid and Medicare if they are considered “dually eligible.”





Who is eligible for Medicaid?

Medicaid has multiple programs that provide health coverage for eligible Idahoans across the state. Idaho children with qualifying disabilities may qualify for Medicaid regardless of income. Other eligible groups must meet certain income eligibility requirements to receive coverage.

What is Medicaid expansion?

In November 2018, Idaho voters passed Medicaid expansion at the ballot by 61 percent. Coverage for eligible Idahoans began January 1, 2020. Prior to the implementation of Medicaid expansion, thousands of Idahoans fell into “the health coverage gap” because they did not qualify for traditional Medicaid (income exceeds \$386 per month for a family of three) but did not make enough to qualify for tax credits to purchase coverage on the state health insurance exchange, Your Health Idaho.

Under the new state Medicaid expansion law, a parent in a family of three would qualify for Medicaid if household monthly income is below \$2,498. Medicaid expansion is now providing tens of thousands of Idahoans that were previously uninsured access to quality and affordable health coverage.



Xander's Story Bannock County, Idaho

Lyla and Mike live in Pocatello with their two sons, Xander and Joe. As a newborn, Xander was diagnosed with a rare brain disorder that resulted in cerebral palsy, meaning regular access to doctor's appointments and therapies are necessary to ensure healthy development. Now 4 years old, Xander has been able to make significant progress thanks to Medicaid ensuring access to regular necessary health services.



Lyla and Mike now have the tools to ensure their children have everything they need to live happy, healthy lives. When children have access to health coverage, they are more likely to succeed in school and have better health and economic outcomes as adults.