

Alabama Medicaid Eligibility Summary

ELIGIBLE INDIVIDUALS

During Fiscal Year 2015, more than one million Alabama citizens were eligible for Medicaid benefits for at least one month of the year. To be eligible for federal funds, states are required to provide coverage for certain groups.

- Supplemental Security Income (SSI) recipients
- Infants born to Medicaid-eligible pregnant women
- Children ages 0 - 18
- Recipients of adoption assistance
- Children in foster care or custody of Department of Youth Services
- Certain Medicare beneficiaries
- Special protected groups, including those who lose eligibility for cash assistance or SSI due to an increase in earnings from work, Social Security benefits or child/spousal support
- Households with related children under 19 with very low income
- Former Foster Children

APPLYING FOR MEDICAID

Eligibility for Medicaid in Alabama is currently determined by three agencies. The agencies and the groups certified are:

The Social Security Administration (SSA)

- Aged, blind or disabled individuals through Supplemental Security Income (SSI)

The Alabama Department of Human Resources

- Foster Children
- Children who receive State or Federal Adoption Assistance

The Alabama Medicaid Agency

- Elderly & Disabled Programs
- Parents and Other Caretaker Relatives
- Pregnant women and children under age 19 program
- Plan First (Family Planning) Program
- Breast and Cervical Cancer Program
- Emergency Services for Aliens
- Former Foster Care Children

QUALIFYING FOR MEDICAID

To qualify for Medicaid, all individuals must:

- Be living in Alabama
- Be a U.S. citizen or be in this country legally
- Meet income and age requirements (varies according to program)

Those individuals applying for assistance through a program for the elderly or disabled must also:

- Meet certain medical criteria
- Have resources below a certain limit (varies according to program)

INCOME AND RESOURCES

Many Medicaid programs have specific requirements regarding the maximum income and resources an

applicant may have and still qualify for coverage. The rules vary among programs and the information below is offered as a general guide. Applicants will need to find out the specific requirements for each program.

Income means money that an individual receives. The maximum income allowed varies depending on the program. Some examples of income are:

- Wages, salaries, tips
- Dividends and interest
- Unemployment compensation
- Social Security
- Alimony
- Pensions or Retirements
- Veterans Benefits (less Aid and Attendant Care and Continuing Medical Expenses)
- Lump Sum Distribution

***Note: SSI and welfare checks do not count as income.**

Resources are money or other assets owned by an individual. The maximum amount of resources allowed varies depending on the program. Some examples of resources are:

- Cash
- Cash surrender value of life insurance when face value of all policies is over \$1,500 (\$5,000 for institutionalized individuals)
- Bank and credit union accounts, e.g. checking, savings, certificates of deposit, safe deposit box
- Loans
- Mineral and Timber Rights
- Property
- Mutual Funds
- Promissory Notes
- Stocks and Bonds
- Annuities

Some resources are generally not counted when applying for Medicaid. These include:

- Household goods and certain personal effects
- Life insurance (or any insurance with a cash surrender value) if total combined face value is below a certain amount (varies according to program)
- Burial fund or prepaid burial contract of up to a certain amount (varies according to program)
- Burial space items such as a casket, vault, burial plot, marker, opening/closing of grave.
- One automobile (value depends on how it is used)
- In the case of institutional Medicaid applicants, property may not be counted as a resource if:
 - The applicant intends to return home from the medical institution
 - If a bona fide effort is being made to sell the property
 - If a spouse, other dependent relative or joint owner is living on the property
 - The property, valued less than \$6,000, is income producing
 - If the property interest is a life estate

There are special provisions for individuals who remain in the home/community after a spouse has been institutionalized. The Medicaid District Office staff will assist applicants when this occurs.