

## Understanding Medicaid & SNAP

### Medicaid and SNAP: Programs that Address Financial Insecurity

Medicaid and SNAP are government programs that provide income support and assistance to individuals and families who are struggling financially.

Medicaid is a health insurance program that provides medical coverage to low-income individuals, including children, pregnant women, parents, seniors, and individuals with disabilities. SNAP, also known as food stamps, is a program that provides financial assistance to low-income individuals and families to help them purchase food.

These programs were established to address the financial insecurity faced by many individuals and families in the United States. By providing access to healthcare and food assistance, Medicaid and SNAP help to reduce poverty and improve the well-being of low-income individuals and families.

### Examples of Personal Circumstances that Qualify for Medicaid and SNAP

There are many different personal circumstances that can qualify an individual or family for Medicaid and SNAP. Some examples include:

- **Low income:** Medicaid and SNAP are available to individuals and families with low incomes. In general, individuals and families must have income below certain levels in order to qualify for these programs. For example, in 2021, a single individual can qualify for Medicaid if their income is below \$17,609 per year, and they can qualify for SNAP if their income is below \$1,354 per month.
- **Pregnancy:** Pregnant women who meet the income requirements can qualify for Medicaid to cover their medical expenses during pregnancy and after the birth of their child. In addition, children born to mothers who are enrolled in Medicaid are automatically eligible for Medicaid coverage.
- **Disabilities:** Individuals with disabilities who meet the income requirements can qualify for Medicaid to cover their medical expenses. This can include people with physical or mental disabilities, as well as individuals who are blind or have chronic medical conditions.
- **Age:** Older adults who meet the income requirements can qualify for Medicaid to cover their medical expenses. This can include seniors who are 65 years of age or older, as well as individuals who are younger but have disabilities.
- **Homelessness:** Individuals and families who are homeless can qualify for Medicaid and SNAP, even if they do not have a fixed address. For example, individuals who are living in a shelter or transitional housing can qualify for these programs.

## **How to Apply for Medicaid and SNAP**

Individuals and families who are interested in applying for Medicaid and SNAP can do so through their state's Medicaid agency and SNAP office. The application process typically involves providing information about the applicant's income, assets, and household size. In some cases, additional information may be required, such as proof of citizenship or proof of pregnancy.

After the application is submitted, it will be reviewed to determine eligibility for Medicaid and SNAP. If the applicant is eligible, they will receive information about how to enroll in these programs and begin receiving benefits. In some cases, the applicant may be required to participate in a face-to-face interview or to provide additional information.

## **Benefits of Medicaid and SNAP**

There are many benefits to enrolling in Medicaid and SNAP for individuals and families who qualify. These programs can provide access to affordable healthcare and food assistance, which can help to reduce poverty and improve the well-being of low-income individuals and families.

In addition, Medicaid and SNAP can provide financial assistance to help individuals and families meet their basic needs. For example, Medicaid can cover medical expenses such as doctor's visits, hospital stays, and prescription medications. SNAP can provide financial assistance to help individuals and families purchase food, which can help to improve their nutrition and overall health.

## **The Bottom Line On Medicaid & SNAP**

Medicaid and SNAP can provide long-term benefits by helping individuals and families to avoid financial hardship and to achieve greater financial stability. By providing access to affordable healthcare and food assistance, these programs can help individuals and families to avoid the negative consequences of financial insecurity, such as medical debt and food insecurity.

Overall, Medicaid and SNAP are important programs that address the financial insecurity faced by many individuals and families in the United States. By providing access to affordable healthcare and food assistance, these programs can help to reduce poverty and improve the well-being of low-income individuals and families.

**STANDARDS:** 6.8.8a, 6.8.8b