

## **Introduction to Medicaid**

- **What is Medicaid?**

- Definition and purpose of Medicaid as a joint federal and state government program.
- Its role in providing healthcare coverage to low-income adults, children, pregnant women, elderly adults, and people with disabilities.
- Key differences between Medicaid and Medicare.

- **The Centers for Medicare & Medicaid Services (CMS) and State Medicaid Agencies:**

- Role of CMS in providing federal oversight and funding guidelines.
- The significant role of individual state Medicaid agencies in administering and designing their programs.
- Understanding that eligibility rules, covered services, and program names can vary significantly by state.

- **Who is Eligible for Medicaid?**

- General categories of eligibility (low income, families with children, pregnant women, people with disabilities, elderly individuals needing long-term care).
- Federal minimum eligibility requirements.
- The concept of income and asset limits and how they are applied (differ by state).
- Specific eligibility pathways (e.g., Modified Adjusted Gross Income (MAGI) for many adults and children, disability-related pathways).

## **II. Medicaid Benefits and Covered Services**

- **Federally Mandated Benefits:**

- Outpatient hospital services.
- Inpatient hospital services.
- Physician services.
- Laboratory and X-ray services.
- Early and Periodic Screening, Diagnostic, and Treatment (EPSDT) services for children.
- Home health services.

- Nursing facility services.
- Rural health clinic services.
- Federally Qualified Health Center (FQHC) services.
- Midwife services.
- Certified Nurse Practitioner (CNP) services.
- **Optional State Benefits (Examples):**
  - Prescription drugs.
  - Dental care.
  - Vision care.
  - Mental health services beyond basic requirements.
  - Physical therapy.
  - Occupational therapy.
  - Speech therapy.
  - Home and community-based services (HCBS).
- **Understanding Prior Authorization and Service Limitations:**
  - The requirement for pre-approval for certain services.
  - Potential limits on the frequency or duration of some services.

### **III. How Medicaid Works: Delivery Systems**

- **Fee-for-Service (FFS):**
  - Traditional model where providers bill the state Medicaid agency directly for each service provided.
  - Potential for state oversight and management of care.
- **Managed Care Organizations (MCOs):**
  - States contract with private insurance companies to provide care to Medicaid beneficiaries.
  - Different types of MCOs (HMOs, PPOs).
  - Importance of understanding provider networks and referral processes within MCOs.
- **Accountable Care Organizations (ACOs) and other innovative models:**

- Emerging models focused on coordinated care and value-based payments.
- **Home and Community-Based Services (HCBS) Waivers:**
  - Allowing individuals who would otherwise require institutional care to receive services in their homes or community settings.
  - Targeted to specific populations (e.g., people with disabilities, elderly individuals).
  - Understanding the waiver application process and available services.

#### **IV. Medicaid Enrollment and Application Processes**

- **How to Apply for Medicaid:**
  - State-specific application processes (online, mail, in-person).
  - Information and documentation typically required (proof of income, residency, identity, etc.).
- **Eligibility Determination:**
  - How state Medicaid agencies review applications and determine eligibility based on income, assets (if applicable), and other criteria.
  - The role of interviews and verification processes.
- **Renewals and Maintaining Eligibility:**
  - The requirement for periodic renewal of Medicaid coverage.
  - Reporting changes in circumstances that may affect eligibility.
- **Appealing Medicaid Decisions:**
  - Understanding the process for appealing denials or changes in Medicaid benefits.

#### **V. Medicaid Costs and Coverage Limitations**

- **Generally Low or No Cost Sharing:**
  - Many Medicaid beneficiaries have no or very low copayments or premiums for covered services.
  - Potential for nominal cost sharing in some states or for specific populations.
- **Provider Participation:**
  - Understanding that not all healthcare providers accept Medicaid.

- The importance of finding in-network providers, especially under managed care plans.
- **Out-of-State Coverage:**
  - Generally, Medicaid coverage is limited to the state in which the individual is enrolled.
  - Exceptions for emergencies or specific circumstances.

## **VI. Specific Medicaid Populations and Programs**

- **Children's Health Insurance Program (CHIP):**
  - A companion program to Medicaid, providing low-cost health coverage to children in families who earn too much to qualify for Medicaid but cannot afford private insurance.
  - Administered by states with federal matching funds.
- **Medicaid for Pregnant Women:**
  - Expanded eligibility and coverage for pregnant individuals.
  - Postpartum coverage periods.
- **Medicaid for People with Disabilities:**
  - Eligibility pathways based on disability status.
  - Coverage for specialized services and supports.
- **Medicaid for the Elderly and Long-Term Care:**
  - Eligibility for nursing home care and home and community-based services.
  - Consideration of asset limits and spend-down provisions in some states.

## **VII. Medicaid Funding and Administration**

- **Federal and State Partnership:**
  - How Medicaid is jointly funded by the federal government and individual states.
  - Federal Medical Assistance Percentage (FMAP) and how it's determined.
- **State Flexibility and Waivers:**
  - The ability of states to customize their Medicaid programs through waivers (e.g., Section 1115 waivers).
  - Demonstration projects and innovative approaches to service delivery.

- **Medicaid Spending and Trends.**

#### **VIII. Understanding Medicaid Fraud and Abuse**

- **Common types of Medicaid fraud committed by providers and beneficiaries.**
- **Consequences of Medicaid fraud.**
- **How to report suspected fraud and abuse.**

#### **IX. The Future of Medicaid (Optional)**

- Current policy debates and potential changes to the Medicaid program at the federal and state levels.
- The impact of economic conditions and healthcare reform on Medicaid.

#### **X. Resources for Medicaid Information and Assistance**

- State Medicaid agency websites.
- Healthcare.gov.
- Local consumer advocacy groups.
- Legal aid organizations.