



# What is Medicaid?

Medicaid is a program administered by the Nebraska Department of Health and Human Services which assists in the payment of medical expenses for eligible individuals.

## What Does Medicaid Pay For?

- Dental services
- Durable medical equipment
- Eyeglasses
- Hearing aids
- Home health care
- In-or outpatient hospital care
- Laboratory & X-ray services
- Medical transportation
- Medicare Part B & D premiums
- Nursing home care
- Personal assistant services
- Physical therapy
- Physicians
- Podiatrists

## Who is Eligible for Medicaid?

Medicaid is available to low-income persons 65 years or older, blind, disabled or others who have incomes and resources that meet the eligibility guidelines.

**Income Guidelines:** Income guidelines are based on an individual or couple's gross monthly income. Monthly income is any money received (Social Security, Railroad Retirement, pensions, interest, etc.), which is available for support and maintenance.

Gross income is your total income before your Medicare payment is deducted. If that figure is below \$931 for an individual or \$1,261 for a couple, you may be eligible.

If an individual or couple's income exceeds these amounts, they may still qualify. Medicaid allows specific deductions that may bring your income down to the eligibility level. Others whose income is over the guidelines would be expected to pay a portion of their medical expenses. This is considered your "Share of Cost."

**Resource Guidelines:** Resources include all cash or other liquid assets, or any other real or personal property owned by an individual.

- A single individual can not have more than \$4,000 in liquid resources (bank accounts, C.D.s, bonds, stocks, etc.). A married couple cannot have more than \$6,000 in liquid resources.
- Life insurance with a total face value \$1,500 per individual is exempt.
- An irrevocable burial trust per individual with a value not to exceed \$4,683 is exempt—it cannot be withdrawn.
- A burial plot, grave marker, caskets, and urns are exempt.
- One car is exempt.
- The home in which you live is exempt.

There are special rules for married couples when one spouse is in a nursing home or licensed assisted living facility and needs Medicaid, but the other spouse is not receiving care and is not applying for Medicaid. These rules protect resources for the community spouse. You may need to obtain further information on this program, especially if your resources exceed the Medicaid guidelines.

*Continued on back...*

## May I dispose of property by conveying it to relatives or selling it?

If you give away your home or other property you own (including bank accounts, C.D.'s etc.) without receiving fair market value, you may be ineligible for Medicaid, and possibly subject to criminal penalties.

**All counties can apply on-line at: [accessnebraska.ne.gov](http://accessnebraska.ne.gov) or call 800-383-4278.**

## How long must I live in Nebraska in order to be eligible for Medicaid?

There is no specific time period that you must live in Nebraska before you apply for Medicaid. However, at the time of the application, you must live in Nebraska.

## Where do I apply?

Contact the following county offices for an appointment or further information:

|   |  |
|---|--|
| <b>Butler County</b> (See Seward County)  | Contact the Seward Office<br>402-643-6614<br>Fax: 402-643-6552     |
| <b>Fillmore County Courthouse</b><br>160 N. 9th Street, PO Box 308<br>Geneva, NE 68361  | 402-759-3718<br>Fax: 402-471-9209                                  |
| <b>Lancaster County</b><br>1050 N Street, Suite 250, PO Box 98933<br>Lincoln, NE 68508  | 402-471-7000 or call center 402-323-7455                           |
| <b>Polk County</b> – Residents who live in Polk County and have a mailing address of Osceola, Shelby, Duncan or Columbus<br><br>Residents who have a mailing address of Polk, Stromsburg, Benedict, Silver Creek, Clarks or Gresham | Seward office: Access Nebraska<br><br>York office: Access Nebraska |
| <b>Saline County</b><br>1005 E Hwy 33, #1<br>Crete, NE 68333  | 402-826-2196 or 1-800-557-8511                                     |
| <b>Saunders County</b><br>433 N. Chestnut Street, PO Box 186<br>Wahoo, NE 68066   | 402-443-4252 or 1-800-755-1333                                     |
| <b>Seward County</b><br>3477 Redwood Road<br>Seward, NE 68434   | 402-643-6614   |
| <b>York County Courthouse</b><br>824 Lincoln Avenue<br>York, NE 68437   | 402-362-4471 or 1-800-627-3411<br>Fax: 402-362-3042                |

This handout is distributed to help you obtain information regarding available community services and is not an inclusive list of providers. The information is subject to change following publication.