

# What is Medicaid?

For more information on any Aging Partners Personal and Family Services, call 402-441-7070.

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
- Inpatient or outpatient hospital care
- Laboratory and X-ray services
- Medical transportation
- Medicare Part B and D premiums
- Nursing home care
- Personal assistant services
- Physical therapy
- Physicians
- Podiatrists

## Who is Eligible for Medicaid?

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



**Income guidelines** are based on an individual or couple's gross monthly income. Monthly income is any money received from Social Security, railroad retirement, pensions and interest that is available for support and maintenance.

**Gross income** is your total income before your Medicare payment is deducted. If that figure is below \$1,064 for an individual or \$1,437 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.

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

- A single individual cannot have more than \$4,000 in liquid resources (bank accounts, CDs, bonds and stocks). A married couple cannot have more than \$6,000 in liquid resources.
- Life insurance with a total face value of \$1,500 per individual is exempt.
- An irrevocable burial trust per individual with a value not to exceed \$5,212 is exempt – it cannot be withdrawn.
- A burial plot, grave marker, casket and urn 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.

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

If you give away your home or other property you own without receiving fair market value – including bank accounts and CDs – you may be ineligible for Medicaid and possibly subject to criminal penalties.

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

There is no specific time period 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?**

All counties in the Aging Partners service area (Butler, Fillmore, Lancaster, Polk, Saline, Saunders, Seward and York) will need to apply.

Medicaid Assistance

PO Box 98933, Lincoln, NE 68508-5801

Hours: 8 a.m. to 5 p.m.

Phone: 855-632-7633 (statewide)

Phone: 402-473-7000 (Lincoln only)

Fax: 402-471-9209

Helpline: 800-254-4202

Apply online: [www.accessnebraska.ne.gov](http://www.accessnebraska.ne.gov)