

# Medicaid Basics for Partners:

## Eligibility, Enrollment, and Renewals



### What's Medicaid?

Medicaid is a joint federal and state program that helps cover medical costs for some people with limited income and resources. Medicaid programs vary from state to state. Within broad federal guidelines, each state decides how to run its Medicaid program, including what counts as income and resources, who qualifies, what services are covered, and the cost for services.

*Some states use different names for their Medicaid programs, like Medi-Cal in California or TennCare in Tennessee.*

### Who's eligible for Medicaid?

States must cover certain groups of individuals in their Medicaid program, including:

- Adults with a low income
- Children
- People who are pregnant
- People 65 or older
- People with disabilities

States may choose to cover additional groups. Someone can contact their state Medicaid agency for more information about eligibility in their state. Contact information for each state Medicaid agency can be found at [Medicaid.gov/about-us/where-can-people-get-help-medicaid-chip/index.html#statemenu](https://www.Medicaid.gov/about-us/where-can-people-get-help-medicaid-chip/index.html#statemenu).

### How can someone apply for Medicaid?

If someone thinks they're eligible for Medicaid, they can contact their state's Medicaid agency to apply. Someone must be a resident of the state where they're applying for benefits. Contact information for each state Medicaid agency can be found at [Medicaid.gov/about-us/where-can-people-get-help-medicaid-chip/index.html#statemenu](https://www.Medicaid.gov/about-us/where-can-people-get-help-medicaid-chip/index.html#statemenu).

### When can someone apply for Medicaid?

People can apply for Medicaid any time during the year since Medicaid doesn't have an Open Enrollment Period. Someone can apply or re-apply for Medicaid at any time, even if they weren't eligible in the past. For example, if someone's income level or medical needs change, they may be eligible for Medicaid in their state. There's no limit to the number of times someone can apply for Medicaid.

## How often do people with Medicaid need to renew their coverage?

States check every year to find out if people with Medicaid still qualify for coverage.

States will use the information they have to decide if a person or their family member(s) will keep their Medicaid coverage (known as an ex parte renewal or auto renewal). If the state needs more information, they'll send a letter to that person electronically or in the mail. The person may also receive a call from the state Medicaid agency.

## What steps do people need to complete to renew their Medicaid coverage?

People can take these steps to prepare to renew their Medicaid coverage each year:

- 1. Update their contact information with their state Medicaid agency.** This includes current mailing address, phone number, email, or other contact information.
- 2. Check their mail and open any mail from their state Medicaid agency.** The letter will let someone know if they need to complete a renewal form to find out if they're still eligible for Medicaid.
- 3. Complete their renewal form (if they get one).** Fill out the form and return it to the state Medicaid agency right away to help avoid a gap in Medicaid coverage.

## Where should I direct people to if they have questions about Medicaid?

People can contact their state Medicaid agency directly for questions about applying for Medicaid, Medicaid eligibility, or renewing their Medicaid coverage. Contact information for each state Medicaid agency can be found at [Medicaid.gov/about-us/where-can-people-get-help-medicaid-chip/index.html#statemenu](https://www.Medicaid.gov/about-us/where-can-people-get-help-medicaid-chip/index.html#statemenu).

## What other health coverage options are available for someone who isn't eligible for Medicaid?

People may be able to get low-cost, quality health coverage through the Health Insurance Marketplace®. Most people can find a plan for \$10 or less per month with financial help. All plans cover doctor visits, prescription drugs, emergency care, mental health and more.

People can visit [HealthCare.gov](https://www.HealthCare.gov) to find and enroll in a health plan or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325. People can also visit [LocalHelp.HealthCare.gov](https://www.LocalHelp.HealthCare.gov) to get help from someone in their area. This service is free and can help someone better understand their health care options.

