

# **MEDICAID**

Disability Rights Louisiana (DRLA) is a statewide non-profit agency providing FREE legal services, advocacy, and other supports to people with disabilities of all ages.

#### WHAT IS MEDICAID?

Medicaid is a medical assistance program for people with limited income and assets. If you receive a Supplemental Security Income (SSI) check, you automatically qualify for Medicaid. Others with low-income or special needs, who do not receive SSI, may also be eligible.

There are also types of Medicaid called Medicare Savings Programs (MSPs) for low-income individuals who qualify for Medicare. These help with Medicare premiums, deductibles, and coinsurance.

# FOR WHAT SERVICES DOES MEDICAID PAY?

Medicaid will pay for certain goods and services. It is important to note that there are eligibility requirements and limitations as to what is covered under Medicaid. Some examples of services for which "regular" Medicaid will pay include:

- 1. Doctor visits
- 2. Certain dentures
- 3. Eye care services due to injury or disease
- 4. Hospital bills, laboratory and x-ray services
- 5. Most prescription medicines
- 6. Personal Care Services in your home
- 7. Transportation for medical appointments
- 8. Rehabilitation services (physical, speech,

- occupational therapies, etc.)
- Medical equipment (wheelchair, walker, artificial arms or legs, etc.)
- 10. Nursing home services (a patient contribution is required)
- Medicare premiums, deductibles and co-payments for certain persons with Medicare

## **HOW DOES MEDICAID PAY FOR GOODS AND SERVICES?**

The Medicaid Program determines the amount it will pay for covered goods and services. *Not all providers of medical goods and services participate in the Medicaid Program.* If the provider accepts you as a Medicaid patient, the amount Medicaid pays will be accepted as payment in full and you cannot be charged for any covered goods or services (except for small copays for drugs and a large share of nursing facility costs). It is your responsibility to find out, in advance, if your provider will accept Medicaid payment for the medical goods and services you need. If not, you will be responsible for payment.

# HOW CAN YOU BE ELIGIBLE FOR MEDICAID IF YOU DO NOT RECEIVE SSI?

Louisiana has several Medicaid eligibility groups, all of which have income limits, and most have limits on the amount of resources an individual can have. At the last update of this flyer, Louisiana had 35 different eligibility programs.

### HOW CAN I KNOW IF I'M ELIGIBLE? AND HOW DO I APPLY?

Call the Louisiana Medicaid customer service hotline at 1-888-342-6207; representatives are available from 7 a.m. until 6 p.m. Monday through Friday. You can also apply through the Medicaid online portal at <a href="www.ldh.la.gov">www.ldh.la.gov</a>, selecting the Medicaid heading and then clicking on 'Apply for Medicaid.' Most applications are processed within 45 days. You can also use the online portal to renew your Medicaid, upload documents, print letters, and many other features.

#### WHAT IF I DISAGREE WITH MEDICAID'S DECISION?

You have the right to appeal the Medicaid decision. There are several ways to request an appeal. You can write why you disagree with the decision on the back of the decision letter and then mail or fax it to Medicaid as directed on the letter. You can also fax the decision letter to the Division of Administrative Law at 225-219-9823 or mail it to the Division of Administrative Law, Department of Health Section, P. O. Box 4189, Baton Rouge, LA 70821-4183. You can request an appeal by phone by calling Medicaid Customer Service at 1-888-342-6207 or the Division of Administrative Law at 225-342-5800.

You should take these steps as soon as possible; if you appeal within specific time frames, your Medicaid coverage may continue until the appeal is decided. You should also keep a copy of any letters and information you receive or send to Medicaid, reply to letters before the deadline, and keep your address up-to-date with Medicaid, so you do not miss any information.

If you are already receiving benefits, and you request a hearing within 10 days of the date of the notice OR before the benefits are terminated, then your coverage should continue until a fair hearing decision is rendered.

Be sure to keep a copy of your completed appeal notice in case the agency loses or does not receive your request for appeal.

If you need help or have questions about Disability Rights Louisiana, call or visit us online:

DisabilityRightsLA.org

CALL TOLL-FREE: 1-800-960-7705 8325 Oak St. New Orleans, LA 70118