

MEDICAID Overview

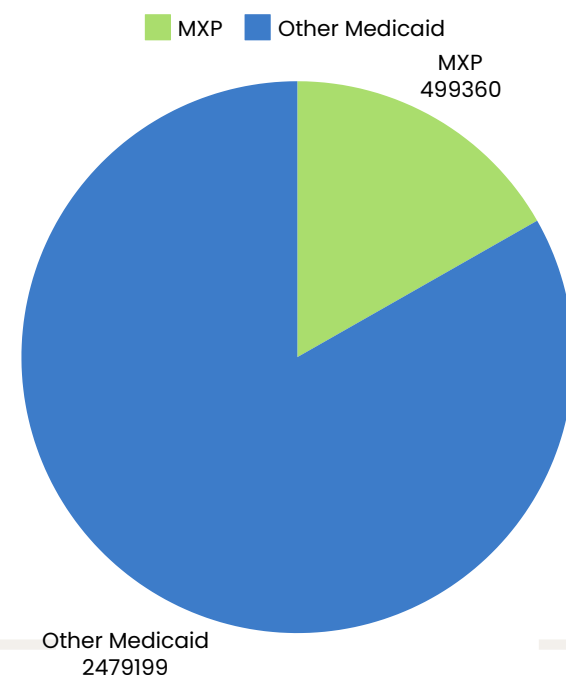


NCDHHS

NC Medicaid
Division of Health Benefits

Medicaid in North Carolina

NC is the 41st state to expand Medicaid (including DC). More than 600,000 adults are now eligible for Medicaid under Expansion

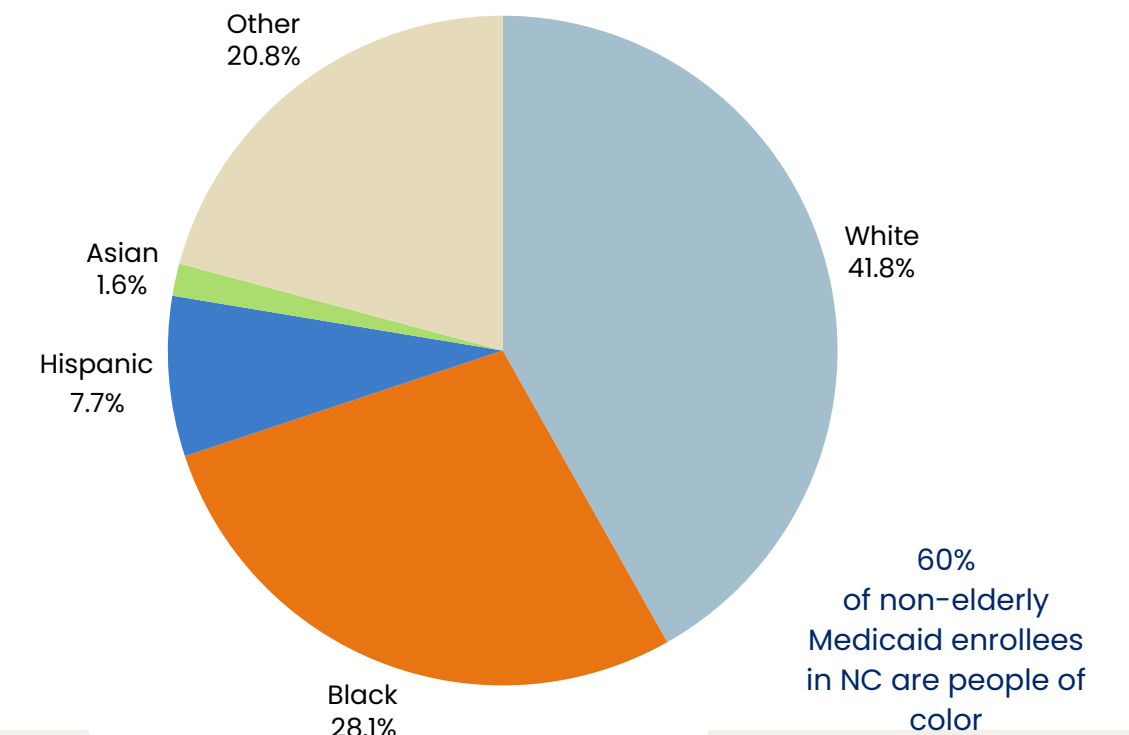


*NC Medicaid Dashboard

*KFF State Fact

In NC, Medicaid covers:

- 1 in 9 adults ages 19-64
- 2 in 5 children
- 5 in 8 nursing home residents
- 1 in 6 Medicare beneficiaries
- 3 in 10 people with disabilities
- 39% of birth



2,978,559

Enrolled in Medicaid

Medicaid in North Carolina

- Medicaid is a federal and state-funded health insurance program that provides health insurance coverage for some vulnerable low-income North Carolinians.
- Medicaid improves access to healthcare and improves health outcomes for North Carolinians.
- Medicaid increases access to primary care providers, regular check-ups, preventative care, and care for chronic conditions for low-income North Carolinians.
- Medicaid coverage reduces medical debt for low-income households, which helps households better access credit.
- As of July 2024, 2.9 million North Carolinians were receiving some form of full Medicaid coverage in North Carolina.

Medicaid is not one program.

- There are different services offered for different groups of eligible people.
- There are over 20 pathways to Medicaid eligibility.
- See [NC Medicaid](#) for a list of benefits and services that Medicaid offers.

Medicaid Basics



General Medicaid Eligibility Requirements



Must meet the State residency requirement.

- Domiciled (living) in NC with the intention to remain here.
- DSS may require proof of residence

Must meet U.S. citizen or qualified alien requirements.

- Lawful Permanent Residents (LPR)
- Refugees and Asylees
- Cuban and Haitian Entrants
- Victims of trafficking
- Battered spouses & children (VAWA) and more!
- Will be covered in additional training

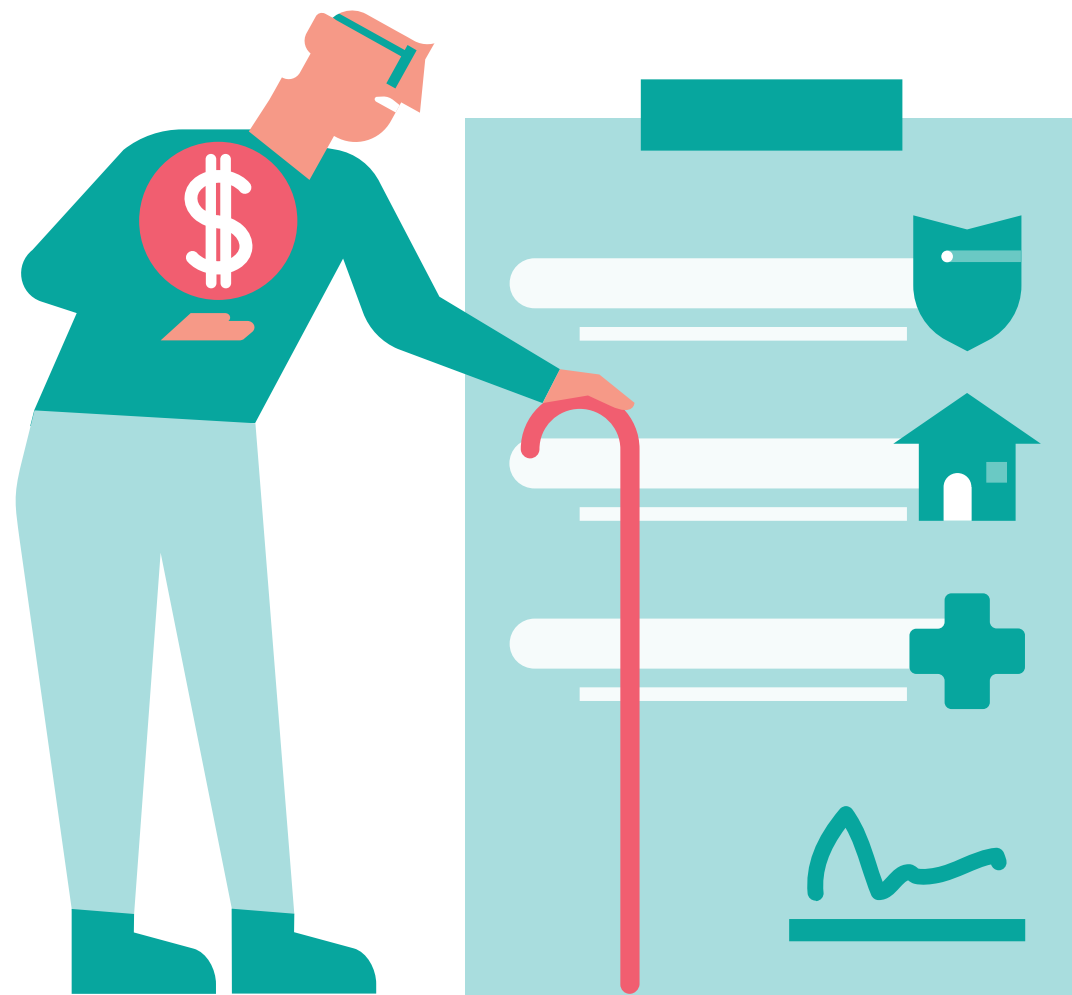
Must be in a certain group or category of identified persons.

- Aged, blind, disabled, pregnant, child, parent/caretaker.
- Medicaid Expansion will offer a pathway for childless adults over 21 and under 65 to qualify for Medicaid in NC.

Must meet income and resource requirements, when applicable.

- Income limits and rules vary by category.
- Resource limits apply to adult categories that use traditional budgeting.

Automatic Medicaid Coverage



- **Certain individuals are automatically eligible for full Medicaid because of other benefits they are receiving:**
 - Beneficiaries receiving Supplemental Security Income (SSI);
 - Beneficiaries receiving State/County Special Assistance
 - Program for aged and disabled individuals who are primarily in adult care facilities
 - Beneficiaries receiving Special Assistance In-Home
 - Beneficiaries with Family Planning (FPP) with income below 138% FPL

Medicaid Categorical Eligibility in North Carolina



- Infants and Children under 21
- Pregnant and Postpartum Women
- Parents or Caretaker Relatives of Children under 18
- People who are Blind or Disabled
- People 65 and over
- Foster children up to age 26, adoption subsidy children, women with breast or cervical cancer, etc.
- Adults (19–64) with low income will qualify for Medicaid regardless of their disability or family status (unless they are enrolled in Medicare)
- There are also limited Medicaid programs for specific populations, i.e., Family Planning, Medicare Savings, and Emergency Medicaid.

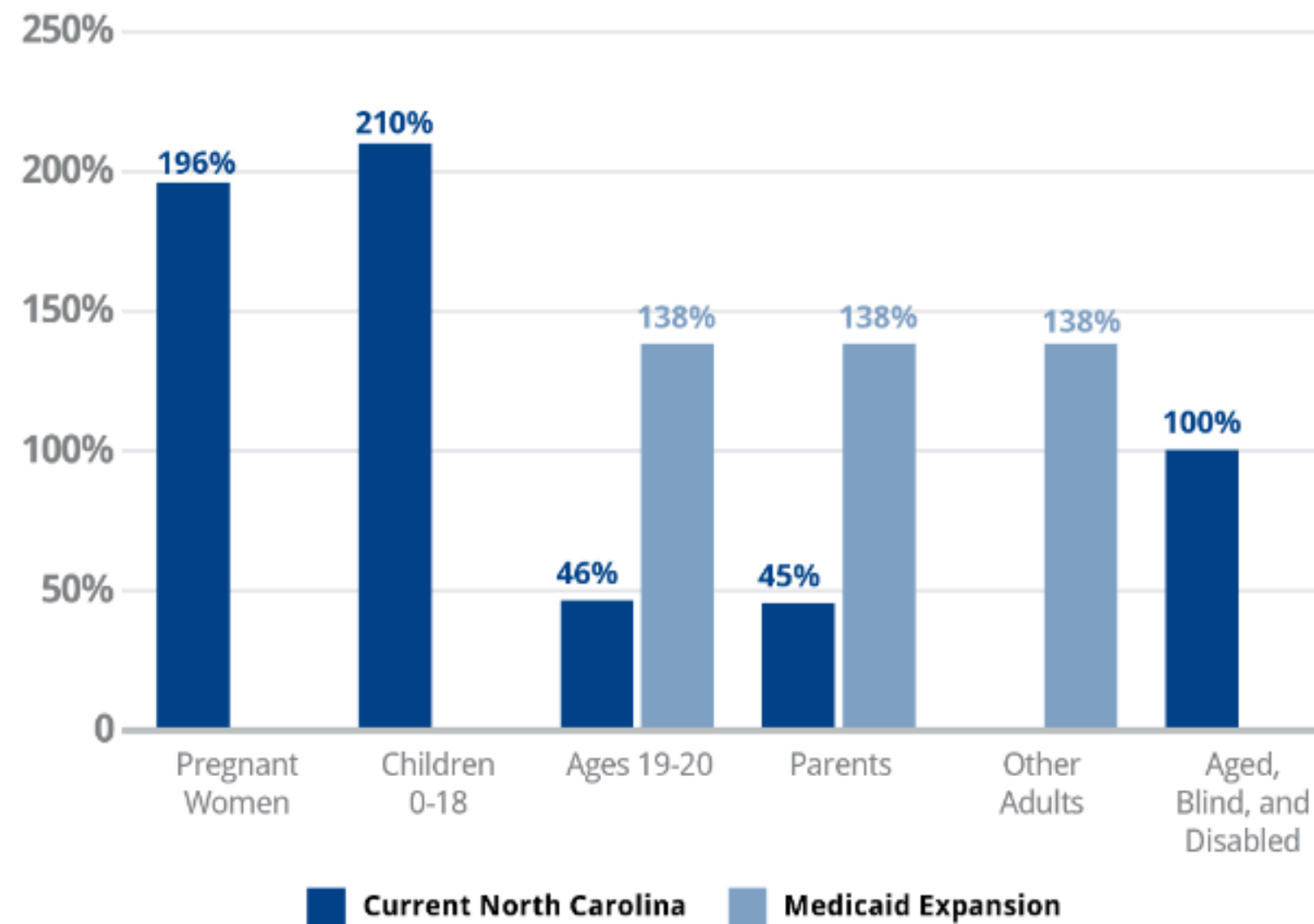
Income Eligibility Requirements



- Unlike the Marketplace, Medicaid income eligibility is based on monthly instead of annual earnings.
- Income is calculated by looking at the “base period”
 - Generally, base period = income in the month prior to the month of application (30 – 60 days)
 - Exceptions
 - Income changes prior to the date of application
 - Retroactive Medicaid – based on actual income in month(s) of need

General Income Eligibility

Medicaid Income Eligibility Categories in North Carolina: Current and Expanded



- Monthly income limits are set a percentage of the Federal Poverty Level (FPL).
- Income is calculated differently based on category of eligibility.
- The income limit for Medicaid for the Aged, Blind, and Disabled (ABD) is set at 100% of the FPL.
- Other categories are higher, e.g., 196% for Pregnant Women, and 211% for children (ages 0-18).
- Other categories are lower, e.g., 46% parent/caregivers of children under 18 and children 19-20