Medicaid Quick Guide

This guide offers you basic information about health insurance terms and costs. It’s designed to help you understand your insurance and know when you can make changes to your plan.

What is Medicaid?

Medicaid is a federal and state program that provides free or low-cost health care for people with low incomes. Each state offers different Medicaid programs for different groups of low-income people, such as families and children, pregnant women, the elderly and people with disabilities.

Some states have expanded their Medicaid programs to cover all people below certain income levels. Usually, this income level is 138% of the federal poverty guideline, or $22,715 annual income for a household of two.

Different states have different eligibility requirements for their Medicaid programs based on income level. You can use this tool to get a general idea of whether you’re eligible for Medicaid: healthcare.gov/lower-costs.

How do I enroll in Medicaid?

You can enroll in Medicaid at any time during the year. If you are eligible, your Medicaid coverage will begin immediately. There are many ways that you can apply for Medicaid such as through your state Medicaid agency or through the federal Health Insurance Marketplace, also simply called the “Marketplace.”

- To contact your state Medicaid agency, please visit medicaid.gov/about-us/contact-us/contact-state-page.html

- To apply for Medicaid through the Marketplace, visit healthcare.gov. When you submit your Marketplace application, you can choose the option to “See if you may qualify for Medicaid or CHIP.” If you or anyone in your household is eligible for Medicaid, your information will be sent to your state agency. This is because Medicaid is offered through each state. Your state agency will then contact you about enrollment for Medicaid.

Some things to keep in mind:

- You can have both Medicaid and Medicare (a federal health insurance program for people over 65 years or disabled).
- Medicaid can help with out-of-pocket costs for Medicare such as deductibles, coinsurance and copays.
- Some Medicaid programs may require you to pay some out-of-pocket costs such as copays, coinsurance, deductibles or premiums.
- Depending on the state where you live, you may have a choice of Medicaid plan options.
When do I need to renew my Medicaid?
You need to renew your Medicaid coverage every year.

You’ll receive a letter in the mail from your Medicaid plan about 60 days before your coverage needs to be renewed. This letter will explain how to renew (phone, online and/or in person). Review this information carefully to make sure that you don’t lose your benefits. Some people are automatically renewed for Medicaid, in which case you would still receive a letter in the mail notifying you of the renewal.

What does Medicaid cover? What will my costs be?
Medicaid programs are required to cover certain standard benefits such as physician’s services, inpatient and outpatient hospital care, pregnancy and childbirth, transportation to medical care and more. Different states may also offer other benefits such as vision or dental.

People with Medicaid should be able to get coverage for all the main types of treatments for psoriasis and psoriatic arthritis, including topicals, phototherapy, oral treatments and biologic treatments. There is very little cost to you for Medicaid-covered services.

How do I find out if my prescriptions are covered?
To find out if your prescriptions are covered, begin by checking out the website for your Medicaid plan. In many cases, you can find your plan’s formulary (list of covered drugs) online.

You can also call the members services number on your health insurance card and ask about the specific prescriptions you discussed with your health care provider.

If Medicaid does not cover your prescribed treatments, you still have options. First, you can work with your health care provider to submit an appeal to Medicaid to have them covered. You can also contact an NPF Patient Navigator to see if you may be eligible for a patient assistance program, which would allow you to get your treatment at no cost to you.

Contact your Patient Navigator to learn more about Medicaid
Any question, big or small, we’re here for you.

Phone: 1-800-723-9166 (option 1) Email: education@psoriasis.org  Text: 503-410-7766

Learn more about the Patient Navigation Center: psoriasis.org/navigationcenter.

Navigation Center services are always free and open to everyone.

Patient Navigators can also connect you to free in-person help applying for your Medicaid.