

Benefits Wellness Class

Medical Assistance

What is Medical Assistance?

- Medical Assistance (MA) (also known as Medicaid) is a public health insurance program administered by the state of Pennsylvania.
- Medical Assistance covers many “categories” of people. In order to be eligible, you must fit into one of the categories, in addition to meeting the other requirements.
- Each category of Medical Assistance has its own limits for income and resources, and some categories count income and resources differently.
- MA eligibility is based on the Federal Poverty Guidelines, which change each year.

How do I Qualify?

- To qualify for Medical Assistance, you must satisfy the requirements of each of these four criteria, which are discussed in more detail in the following sections:
 - Residency
 - Citizenship or Immigration Status
 - Category
 - Income and Resource Limits

Residency

- You must be a resident of Pennsylvania to qualify for Medical Assistance. This means you are physically present in the state and intend to stay here. There is no minimum period of time required to establish residency. You are allowed to travel out of state and maintain residency, as long as you plan to return to Pennsylvania.
- You do not need to have a fixed or permanent address to apply for Medical Assistance. If you do not have a permanent address, you may use the address of a friend, family member, or social service agency. It is important to check your mail regularly, as you will routinely be sent important letters regarding your MA benefit.

Citizenship or Immigration Status

- In order to receive full Medical Assistance benefits, all immigrants must be in a “qualified” or “lawfully present” immigration status. Examples of immigrants with “qualified” status include lawful permanent residents (green card holders), refugees, and certain domestic violence survivors.
- In general, immigrants must also have been in a qualified status for five years or more to qualify for MA. This “5 year bar” rule does not apply to children or pregnant women (who need only be “lawfully present”), nor does it apply to refugees, asylees, and certain other immigration statuses.
- Children born in the US are eligible for MA, even if their parents are undocumented immigrants.
- If you are not eligible for full Medical Assistance because of your immigration status, you may qualify for Emergency Medical Assistance (EMA). This coverage is usually limited to a specific period of time (such as six or nine months) to treat an acute medical condition. EMA is available to people in any immigration status, including those who are undocumented.

Category & Income and Resource Limits

- Because income and resource limits vary by category, it is important to first determine the category or categories into which you fit.
- There is no single income limit for Medicaid Assistance.
- Medical Assistance looks at your current monthly income.
- Some categories for adults, mainly those that are disability-related, also have resource limits. As with income limits, these resource limits vary by category. Certain items are never counted as resources – this includes a primary residence, one motor vehicle, and household goods and personal effects.

Can I qualify for MA if I have another health insurance?

- You can have MA in addition to employer-based insurance or Medicare coverage.
- You cannot have MA in addition to CHIP. Having MA secondary to employer-based coverage or Medicare coverage is beneficial because MA often covers items and services not covered by employer-based plans or Medicare, and it can help with cost-sharing.

How do I apply for Medical Assistance?

- There are several ways to apply through the Department of Human Services for Medical Assistance or CHIP:
 - **Online:** www.compass.state.pa.us
 - **By phone:** (866) 550-4355
 - **By mail**
 - **In-person** At your County Assistance Office located at 171 Virginia Ave. Rochester, PA. 15074
 - **Scheduling an appointment** with Christine Albaugh (724) 624-7320 or Jamie Hinkle, (724) 624-7308
- Your local County Assistance Office should tell you in writing whether you qualify for Medical Assistance **within 30 days** of the date of your application. If you are denied, you have the right to appeal the denial.

What are my rights in the Medical Assistance Program?

- **You always have:**

- The right to be treated with dignity and respect.
- The right to translation services.

When you apply for Medical Assistance (MA) in Pennsylvania, you have:

- The right to receive and file an application on the same day that you ask for it.
- The right to bring someone with you to help you with the MA application.
- The right to have an application completed by a friend, relative, or official of a hospital, agency, etc., if you are ill or physically or mentally unable to do so.
- The right to have the MA programs explained to you and to receive help in determining the best possible coverage for which you qualify.
- The right to apply for MA even if you have no address (i.e., you are homeless).

When you are enrolled in MA, you have:

- The right to receive coverage beginning with the third month before the date of application, if you qualify for retroactive MA coverage.
- The right to have DPW quickly issue an MA card if you have an immediate need for medical services.
- The right to receive medically necessary treatment and services without discrimination based on national origin, race, color, sex, age or disability.
- The right to free choice of MA enrolled health care providers (or, if you are enrolled in the HealthChoices Program, you have a choice of HealthChoices plans and health care providers that are enrolled in those plans).
- The right to prior notice of, and a fair hearing to contest, any decision or failure to act by the CAO or an MA HMO or Agency to deny, terminate or reduce benefits.
- The right to represent yourself or have a lawyer, friend or relative represent you at an appeal hearing.

About the Pennsylvania Health Law Project (PHLP)

- The Pennsylvania Health Law Project is a 501(c)3 nonprofit organization.
- PHLP is a nationally recognized expert on access to health care for low-income consumers, the elderly, and persons with disabilities. PHLP engages in direct advocacy on behalf of individual consumers while working on the kinds of health policy changes that promise the most to Pennsylvanians in need.



Pennsylvania Health Law Project
Helpline: 1-800-274-3258
www.phlp.org

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