

To Apply For Help

1. DHS Programs

- Adult Medical Program
- Medicaid and “Spenddown” Medicaid
- “Healthy Kids”
- Medical Expenses Deduction For Food Stamps

Contact Your Local Family Independence Agency (“DHS”) Office. Pregnant women and some children also may apply for Medicaid at their local Health Department and some clinics.

YOU MAY APPLY BY MAIL IF YOU DO NOT WANT TO VISIT THE DHS OFFICE

2. Drug Company Programs For Low-Income Patients

Contact your doctor or go to needymeds

3. Transportation To Medical Care Or Services (If You Are On Medicaid)

Contact Your Medicaid HMO or managed care plan, or – if you have an “open” Medicaid card, -- contact your DHS caseworker.

NOTE: Laws and policies affecting governmental programs change frequently. For up to date and detailed information about how these programs affect you, contact an attorney or advocate.

Did You Know?

- You do **not** have to apply for other programs (such as Food Stamps or cash assistance –Family Independence Program(FIP)) in order to apply for Medicaid or State Medical Program
- You **may** be eligible for Medicaid even if you have other health insurance that pays some of your bills
- You may qualify for Medicaid for up to 3 calendar months before the month in which you apply
- High Medical Expenses may mean more Food Stamps if you are age 60 or older or are receiving a federal disability benefit. If your rent is subsidized, report your medical expenses because they may lower your rent.

For Further Help, Contact:

Your local Legal Services or Legal Aid Program, Listed Under “Attorneys” in the Yellow Pages, or Call the State Bar Referral Service at (800) 968-0738
Your local Family Independence Agency or Public Health Department

If you are 60 or older, contact your local Area Agency on Aging

If you are a person with a disability, call your local Center for Independent Living

Low Income and High Medical Expenses?

Tips and help



Revised 2006

CENTER FOR CIVIL JUSTICE

320 South Washington, 2nd Floor
Saginaw, Michigan 48607
(989) 755-3120

Fighting poverty through advocacy, education, and empowerment.

Have You Applied For Medicaid Lately?

Medicaid is free health insurance for low income persons who are under age 21, over age 64, a parent with children age 19 or younger in the home, or a person with a disability.

Medicaid rules change frequently. New categories of eligibility are created. Also, for some categories, the income limits are raised each year. Apply! You may qualify now even if you were denied in the past

Medicaid Denied Or Terminated?

Check with a legal advocate. They can review your situation to see if you were incorrectly denied a Medicaid card, or denied payment for a particular bill or denied help with transportation. They also may be able to suggest other programs.

There are dozens of Medicaid categories with different rules. This makes it easy to make mistakes in determining Medicaid eligibility.

You have the right to appeal within 90 days of a written denial or termination of Medicaid.

Have a High Medicaid "Deductible"?

A Medicaid deductible is the amount of monthly medical expenses that Medicaid will not pay. It is based on how much your income exceeds a "protected income level." Keep receipts and bills, and submit them to your DHS worker. You don't have to pay a bill to have it count toward your deductible.

Use old bills to meet your deductible. Show DHS any medical bills you still owe, if they were not used to meet a deductible in a past month.

Plan medical expenses to group them in one calendar month. This will maximize your chances of meeting your deductible and will maximize the amount covered by Medicaid

Pay for non-Medicaid-covered services (such as non-prescription drugs and transportation costs) first.

Need Transportation to Medical Care?

HMOs or managed care health plans must assure transportation for their Medicaid patients. The State must provide help to assure transportation for other Medicaid recipients.

Medical transportation costs can be used to meet a Medicaid deductible. Claim all mileage to and from doctors or pharmacies.

Who else can help with High Prescription Costs?

Pharmaceutical Companies' Indigent Patient Programs may provide help, especially for chronic conditions. Talk to your doctor or go to www.helpingpatients.org.

Discount drug programs are available to Medicare recipients. Michigan also has a MiRx discount prescription card for lower income individuals with no other insurance for prescriptions – call 866-755-6479.

Prescription and non-prescription medication expenses can be used to meet a Medicaid spend-down .

What About The Adult Medical Program???

If you are low income, age 22 through 64, have no minor children who live with you, and do not meet Medicaid disability standards, you may qualify for Adult Medical Program (AMP). AMP is also known as Adult Benefits Waiver (ABW) program and is operated as a county program in some areas of Michigan.

Enrollment in this program is limited. Check with your local DHS office to find out if they are approving new enrollees.

If you are denied Medicaid, read you notice carefully to see if you were approved for Adult Medical Program.