

# Medicaid

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Medicaid is a joint federal and state program that provides limited medical services and contributes toward the costs of medical care for eligible persons. In Arkansas, Medicaid is administered by the Department of Human Services, Division of Medical Services.

The following Medicaid categories apply to Arkansans who are elderly and have disabilities. Visit [www.medicaid.state.ar.us](http://www.medicaid.state.ar.us) or [www.arkansas.gov/dhs/dco](http://www.arkansas.gov/dhs/dco) for additional information.

## **Supplemental Security Income**

A person who is eligible for SSI is automatically eligible for Medicaid.

## **Medically Needy Spend Down**

A person who is over the income limit for regular Medicaid but has unusually high medical expenses may receive Medicaid coverage for a limited time.

## **Qualified Medicare Beneficiary (QMB)**

Medicare recipients who are over the regular Medicaid income limit may be eligible for QMB to pay their Medicare premiums, deductible, and co-insurance.

## **ARSeniors**

For QMBs aged 65 and older who have lower income. ARSeniors provides full Medicaid coverage. It is the only coverage group in the Medicare Savings categories that provides the full range of Medicaid benefits.

## **Workers with Disabilities**

A category of Medicaid for individuals with disabilities and disabling medical conditions, supporting themselves by working rather than by disability benefits such as SSI and Social Security Disability.

## **Specified Low-Income Medicare Beneficiary (SMB)**

Medicare recipients that are over the income limits for regular Medicaid and QMB may be eligible for SMB. SMBs are eligible for the payment of Medicare Part B premiums only. No other Medicare cost sharing charges are covered.

## **Qualified Individual - 1 (QI-1)**

Medicare recipients that are over the income limits for regular Medicaid, QMB, and SMB may be eligible for QI-1. These individuals may be eligible for the payment of Medicare Part B premiums only.

## **Pickle Amendment (COLA) Medicaid**

Former SSI Recipients may re-qualify for Medicaid by disregarding their Social Security cost-of-living adjustment or COLAs. The Pickle Amendment is a federal law that helps former SSI recipients qualify for Medicaid, disregarding all of the Social Security cost-of-living-adjustments since SSI ceased. This adjustment

helps some low-income Medicare beneficiaries regain Medicaid coverage, which assists in paying medical services not covered by Medicare.

To apply, visit your local DHS county office. To find your local county office, go to <http://humanservices.arkansas.gov/Pages/DHSCountyOffices.aspx>

### **ElderChoices**

A home and community based program funded by Medicaid as an alternative to nursing home care for individuals aged 65 or older.

### **Alternatives**

A Medicaid program of home and community based services as an alternative to nursing home care for individuals with physical disabilities aged 21 through 64.

### **Living Choices (Assisted Living)**

A Medicaid home and community based waiver program that will provide 24-hour supervision and supportive services including limited nursing services in a congregate setting to individuals aged 65 or older, or 21 years of age or older that are blind and disabled.

### **IndependentChoices**

A Medicaid service for Medicaid eligible individuals aged 18 and above who have a medical need for personal care services and choose to direct their own care.

### **Nursing Home Care**

It is a category of Medicaid to pay for nursing home care.