

Take Home Assignment

Case Studies

- Review the following health policies: overview of Medicaid and Medicare
- Assess these policies according to equity, efficiency, and cultural contexts and health challenges of minority populations.
- What changes to these policies would you make?

Overview of Medicare

What is Medicare?

- Established in 1965 and authorized under Title XVIII of the Social Security Act
- Medicare is a federal health insurance program that provides health care coverage for individuals age 65 and older
- The program also covers certain persons under age 65 with disabilities

Overview of Medicaid

What is Medicaid?

- The Medicaid Program provides medical benefits to groups of low-income people, some who may have no medical insurance or inadequate medical insurance

Overview of Medicaid

What is Medicaid?

- Although the Federal government establishes general guidelines for the program, the actual Medicaid program requirements are actually established by each State
- Whether or not a person is eligible for Medicaid will depend on the State where he or she lives

Medicaid Financing

- Funded through the General Revenue Funds (GRF), Agency Funds (AF) and federal matching funds (FMAP).
- Entitlement program for both individuals and states
- Program costs are about 70%(federal dollars) and 30% (state dollars)

Medicaid Eligibility Groups

1. Categorically Needy

- Families who meet states' Aid to Families with Dependent Children (AFDC) eligibility requirements in effect on July 16, 1996
- Pregnant women and children under age 6 whose family income is at or below 133 % of the Federal poverty level (FPL)

Medicaid Eligibility Groups

- Children ages 6 to 19 with family income up to 100% of the FPL
- Caretakers (relatives or legal guardians who take care of children under age 18 (or 19 if still in high school))

Medicaid Eligibility Groups

- Supplemental Security Income (SSI) recipients (or, in certain states, aged, blind, and disabled people who meet requirements that are more restrictive than those of the SSI program)

Medicaid Eligibility Groups

- Individuals and couples who are living in medical institutions and who have monthly income up to 300% of the SSI income standard (Federal benefit rate)

Medicaid Eligibility Groups

2. Medically Needy

- The medically needy have too much money (and in some cases resources like savings) to be eligible as categorically needy

Medicaid Eligibility Groups

- If a state has a medically needy program, it must include pregnant women through a 60-day postpartum period, children under age 18, certain newborns for one year, and certain protected blind persons

Medicaid Eligibility Groups

- States may also provide Medicaid to:
 - Children under age 21, 20, 19, or under age 19 who are full-time students
 - If a state doesn't want to cover all of these children, it can limit eligibility to reasonable groups of these children

Medicaid Eligibility Groups

- Caretaker relatives (relatives or legal guardians who live with and take care of children)
- Aged persons, blind persons, disabled persons*

* determined by SSI program standards or state standards

Medicaid Eligibility Groups

3. Special Groups

- Medicare beneficiaries:
 - Medicaid pays Medicare premiums, deductibles and coinsurance for Qualified Medicare Beneficiaries (QMB)—individuals whose income is at or below 100% of the FPL and whose resources are at or below twice the standard allowed under SSI

Medicaid Eligibility Groups

- Medicare beneficiaries:
 - Also, Medicare beneficiaries with income greater than 100% but less than 135% of the FPL can be covered by Medicaid

Medicaid Eligibility Groups

- Qualified Working Disabled Individuals:
 - Medicaid can pay Medicare Part A premiums for certain disabled individuals who lose Medicare coverage because of work
 - These individuals have income below 200% of the FPL and resources that are no more than twice the standard allowed under SSI

Medicaid Eligibility Groups

- Qualified Working Disabled Individuals:
 - Also, states may provide coverage to people with disabilities who want to work through expanded Medicaid eligibility
 - Eligibility can be extended to working disabled people between ages 16 and 65 who have income and resources greater than that allowed under the SSI program

Medicaid Eligibility Groups

Special Medical Conditions:

- Some states cover women with cervical or breast cancer
 - These patients can received time-limited medical care with Medicaid
 - They are entitled to all plan resources
 - Alabama has this expanded coverage for women

Medicaid Eligibility Groups

Special Medical Conditions:

- People with tuberculosis who are uninsured can receive treatment under Medicaid
 - For TB patients, only services for TB treatment are covered
 - Alabama does not have this expanded coverage

Medicaid and Medicare Policy Assessment

- Equity issues
 - Medicare eligibility tied to age:
 - Consider life expectancy of minority men and women, an individual's years in the workforce (contribution to Medicare funds) vs. life expectancy

Medicaid and Medicare Policy Assessment

- Medicaid eligibility tied to family structure and income
 - Consider the working poor
 - Consider persons who are not parents or pregnant women who have health care needs