

CHAPTER 2

Eligibility for Medical Assistance for Children & Adolescents



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Family to Family Health Information Center
a project of the PEAL Center

What is Medical Assistance

- Medical Assistance provides 2 types of coverage:
 - Medical (physical health & meds) + Behavioral health
- Available to children with significant disabilities regardless of parental income
- Coverage for wide range of medical & behavioral services beyond coverage of many insurance policies
- Medical Services include in-home nursing/home health aide; medical equipment & supplies (including diapers); certain nutritional supplements
- Behavioral health services include wraparound (“BHRS”) Family Based Therapy, Residential Treatment Facilities, Partial Hospital Programs & therapeutic summer camps

Medical Assistance Eligibility under 18

See SALMON “Issues Regarding MA Eligibility...”

- Low family income- child w/o disabilities or serious medical problems
- SSI Program- Cash from SSA + MA. Child must meet SSA disability criteria + low family income & assets (parental income counted until age 18)
- PH 95 aka Loophole – child meets SSA disability criteria but parental income & assets of parents & child don’t count, no cash payment
- Undocumented immigrant- emergency assistance only covers treatment for specific medical emergency & for limited time period

**Medical Assistance:
Financially Needy Families**

- For families whose children do NOT have serious disabilities or serious medical conditions or cannot adequately document those disabilities or conditions
- Income of custodial parent(s) counts.
- Income limits vary depending on age of child
- Resources do not count for MA if family has at least 1 child under 21
- Parent(s) may also qualify but, except for pregnant women, income limits for them are lower

**Medical Assistance Eligibility:
18 and over**

- Parental income doesn't count, but
 - Income of 18+ year old counts
 - Income limit is federal poverty level but portions of some kinds of income are disregarded
- AND
- Has disability or medical condition that meets or equals Adult SSA disability criteria
