



Cut Your Medical Costs if You Get Medicaid



How can I cut my Medicare prescription drug costs?

If you get Medicaid, your Medicare prescription drugs will cost \$1 to \$5. Medicaid can also lower or cut your Medicare prescription drug premium and co-insurance.

What is Medicaid?

Medicaid is a program run by the Iowa Department of Human Services (DHS). It is also known as Title 19.

Medicaid helps pay for medical bills, nursing home care, services that will help you live at home, and all or part of your Medicare premium.

What else can Medicaid help with?

There are different Medicaid benefits available to you. This is based on the Medicaid program that you qualify for.

There are programs that give full Medicaid benefits, and there are some programs that give limited benefits.

Full Medicaid

If you qualify for full Medicaid benefits, Medicaid will pay your medical costs for:

- Doctors
- Dentists
- Hospitals
- Chiropractors
- Rural health clinic services
- Vision services
- Ambulance service
- Ambulatory surgical centers
- Most of your other medical costs, which are not covered by Medicare. This includes your Medicare co-payments, deductibles, and premiums.
- Hearing aids
- Physical therapy
- Occupational therapy
- Speech therapy
- Home health agencies
- Orthopedic shoes
- Podiatrists
- Medical transportation

Medicaid pays for the services listed above after other medical insurance you have pays first.

Certain limits apply to the medical services listed above. For more information, call your local DHS office and ask for a copy of the brochure called *Your Guide to Medicaid*.

Limited Medicaid

If you get one of the limited Medicaid benefit programs, Medicaid will pay your Medicare Part B premium. Also, Medicaid may be able to pay your Medicare Part A premium, co-insurance, and deductibles.



How to Determine if You Should Apply for Medicaid



Do I qualify for Medicaid?

DHS looks at two key factors to decide if you can get Medicaid; your monthly income and your total assets.

Assets are items such as:

- Cash
- Savings accounts
- Bonds
- Checking accounts
- Stocks
- Real estate (other than your home)

Compare your monthly income and assets to the chart below. If your monthly income and assets are at or below the amounts in the charts, you may be able to get help from one of the Medicaid programs.

If you are single, a widower, or you live apart from your spouse:

Countable income	Below \$1,386 a month
Assets	Below \$7,560

If you are married and living with a spouse:

Countable income	Below \$1,872 a month
Assets	Below \$11,340

If you think you meet the income and asset limits listed above, call your local DHS office and ask for an application.

Who can I call if I have questions?

If your assets are more than the limits above, you may still be able to get Medicaid. Call your local DHS office. If you need help finding the number for your local DHS office, call **1-877-347-1633 toll free**. If you live in Polk County, call 281-0504.

Help Buying Food

You may also be able to get Food Assistance. Food Assistance can help you stretch your food dollars to buy nutritious food for better health. For more information call 1-877-347-5678.