

## Basics of Medicaid

Medicaid is a joint federal and state program that provides healthcare coverage to people with limited resources who may not have access to coverage through a private insurance company.

To be eligible for Medicaid or the Children’s Health Insurance Program (CHIP), you must meet specific **income requirements**, **residency requirements** and **other criteria** determined by your state of residence.

### A “payer of last resort”

If you are on Medicaid and become eligible for Medicare but choose not to enroll in Medicare, then Medicaid can cancel your benefits starting on the date you became eligible for Medicare. In this case, you will be responsible for covering the entire cost of dialysis.

## Qualifying for Medicare Savings Programs

Medicare Savings Programs can cover the cost of Medicare Part B expenses including monthly premiums, deductibles and co-payments. If you are eligible for Medicare and need assistance with the cost, you may qualify for one of four Medicare Savings Programs:

- 1 Specified Low-Income Medicare Beneficiary (SLMB) Program helps pay for Part B premiums only
- 2 Qualified Medicare Beneficiary (QMB) helps pay for Part A premiums, Part B premiums, deductibles, coinsurance and co-payments
- 3 Qualified Disabled and Working Individual (QDWI) Program helps pay for Part A premiums only
- 4 Qualified Individual (QI) helps pay for Part B premiums only

To find out if you are eligible for any of these programs, contact your state Medicaid program or apply online at [Medicaid.gov](https://www.Medicaid.gov).



### UNDERSTAND YOUR COVERAGE OPTIONS

Whether you’re just beginning dialysis or your circumstances have changed, our detailed *Health Coverage Options Guide* can help you navigate the complex array of options for healthcare insurance to cover the costs of treatment.

[FreseniusKidneyCare.com/Resources](https://www.FreseniusKidneyCare.com/Resources)