

## Michigan Chapter Social Worker

Hello friends,

I hope everyone is well and in good health. I have been getting an influx of calls regarding applying for Medicaid/Medicare coverage. This month I want to educate individuals on the rules (which can change) about qualifying for Medicaid coverage. I will also answer some questions that may come up later in this article.

A person applying for Medicaid will need to work through their local Department of Human Services (DHS) formerly known as Family Independence Agency (FIA). They will determine your Medicaid eligibility and you may apply for Medicaid anytime. To apply for Medicaid, contact the DHS office in your area. Ask for a Medicaid application. You can pick it up or have them mail it to you. You may have someone help fill out the form for you if needed.



If you have unpaid medical bills, your Medicaid coverage may begin by going back up to three to four months before the month you apply. You should apply for past coverage even if you have other insurance that might cover the cost. You will need to fill out a separate form.

### **After I apply for Medicaid, what happens?**

Your local DHS office will decide if you are eligible for Medicaid. They will send you a letter with their decision:

- Within 45 days, or
- Within 60 days if you have a disability

If you are in a nursing home they must be certified by Medicaid to provide the care you need. Medicaid only pays for services that are medically necessary.

### **What will DHS ask me?**

To determine if you are eligible for Medicaid, DHS we ask you about your:

- Income and assets
- Age
- Medical expenses
- Marital status

Medical insurance

If you have a spouse, DHS will ask about:

- Your spouse's assets
- Your spouse's income
- Income of other dependents at home

This is a two step process. First DHS will determine whether you are eligible on the basis of your assets. This is called asset eligibility. If you are asset eligible, then DHS will review your income. If you are not asset eligible, then you may have to many assets to qualify for Medicaid benefits.

### **What will I need to verify?**

- DHS will need proof of your income and assets. If you have a spouse, DHS will need proof of his or her income and assets, too.

If you are under 65, DHS may need proof of your disability

The documents DHS will need include:

- Bankbooks or statements, including joint accounts
- Pension payment information
- Social Security benefit information
- Real estate value

Recent medical bills

Here are some contacts if you have more information regarding Medicaid coverage:

**The Medicare/Medicaid Assistance Program: 1-800-803-7174**

**For help understanding Medicaid rules that apply to paying for nursing facility care, call:**

**State Long Term Care Ombudsmen: 1-866-485-9393**

**For more information on Medicaid, see:**

**<http://www.michigan.gov/mdch>.**

**If you have any questions about eligibility, call your local DHS specialist. Look under government, Department of Human Services, in your local telephone directory.**

**To find your local office, see:**

**<http://www.michigan.gov/dhs>**

Lastly, I hope all the family's can trust me to answer all the questions they have to the best of my ability. Please feel free to contact me on the helpline 1-800-909-0073. I will be more than willing to provide over the phone short term therapy or we can set something up for a face to face session.

Thanks,

Danny Berry – Family Service Coordinator/Social Worker