

Federal and State-Sponsored Programs

The main federal programs aimed at helping people get health insurance are Medicaid and the State Children's Health Insurance Program (SCHIP).

Although these are federal programs, states help pay for them and have a lot of control over who is **eligible** and the services they provide. Because of this, the state programs have different **eligibility requirements** and offer different services. There may even be several Medicaid programs in each state and they may not be called Medicaid or SCHIP – even if they are part of these programs.

Read the descriptions below to get a better understanding of the federal programs before trying to understand how they operate in your state.

Medicaid

Medicaid is the main resource for health insurance for the uninsured in the U.S. Medicaid helps provide health insurance for more than 55 million people. It gives insurance to people who meet financial criteria and are children, parents of **dependent** children, pregnant women, people with disabilities or the **elderly**.

Each state has its own Medicaid program(s). They all have different benefits packages, levels of services, required payments and **eligibility requirements**. State Medicaid programs are usually required to cover services like hospital, laboratory and X-ray services. Many Medicaid programs also include **emergency** care and **prescription drug** programs. Be sure to check on the available **benefits** when you call or go visit their websites.

The Medicaid contact information listed in this guide is for the main program in each state. If you call about the programs in your state, make sure to ask if there are any other specific Medicaid programs that may be able to help you, especially if you are disabled or have a **chronic condition**.

State Children's Health Insurance Program (SCHIP)

The State Children's Health Insurance Program (SCHIP or CHIP) is a federal program paid for by both the federal and state governments. SCHIP provides insurance to millions of American children in families that make too much money to qualify for Medicaid, but still can't afford to buy their own insurance.

Because each state helps pay for insurance given by SCHIP, they also set the rules. Just like with Medicaid, each state has its own SCHIP programs with different **benefits** packages, levels of services, required payments and **eligibility requirements**. Many SCHIP programs include **emergency** care and **prescription drug** programs among other services. Be sure to ask about this if you call.

For more information, use the contact information listed on your state's page. You can also visit "Insure Kids Now!" at www.insurekidsnow.gov or call 1-877-KIDS-NOW to be automatically connected to the program in your state. "Insure Kids Now!" is an educational campaign provided by the U.S. Department of Health and Human Services aimed at linking the nation's uninsured children with free and low-cost health insurance.

Tax Equity and Fiscal Responsibility Act (TEFRA)

TEFRA, which is also called the Katie Beckett option, allows states to extend Medicaid insurance to some disabled children who might not qualify for Medicaid due to their parents' income or resources. It provides care to disabled children in their homes rather than those who are hospitalized or living away from home. It is for children who meet the **Supplemental Security Income's** (SSI) definition of disabled. The children must also meet the **medical-necessity** requirement for institutional care.

For more information, contact your state's Medicaid program. You can find the contact information on your state's page.

Early Periodic Screening, Diagnosis and Treatment (EPSDT)

EPSDT is the child health component of Medicaid. It is required in every state and improves the health of low-income children by covering medical services like **well-child** exams, dental check-ups and vision and hearing screenings.

For more information, contact your state's Medicaid program (contact information is available on your state's page) or visit www.hrsa.gov/epsdt.

AIDS Drug Assistance Programs (ADAP)

ADAP programs operate in all 50 states. They are federal programs that pay for AIDS and HIV medications. They are for people with AIDS or HIV who meet certain **low-income** requirements. For more information and information on an ADAP program in your state, visit www.atdn.org/access/index.html.

Veterans Health Administration (VHA)

The Veterans Health Administration (VHA) is another resource that can help some people. This program does not differ by state.

The VHA provides health services, including preventive and primary care to veterans. A priority system ensures that veterans with service-connected disabilities and those below a low-income threshold are able to enroll in the Veterans Administration's health care system. For more information on the VHA call 877-222-8387 or visit www1.va.gov/health/index.asp.

Applications for the programs described above usually go through your state's program, not through the general, federal program. If you have questions about any of these programs, use the information on your state's page and call them directly.

Don't forget there are also privately funded programs in some states that can help you find health insurance. You can find out if one of these programs exists in your state by looking at your state's page.

Medicare

During your search for health insurance, you will likely come across information on **Medicare**. This is a federal program for people age 65 and older and younger people with permanent disabilities – so it may not meet your needs.

Medicare helps provide insurance for medical services like hospital care, physician services and **prescription drugs**. Individuals contribute to Medicare through taxes while they work and typically become **eligible** for coverage at age 65.

Medicare consists of four parts (A, B, C and D), each providing different **benefits**. People are typically required to pay a **co-payment** or **deductible** for services. Traditional Medicare does not cover a variety of services including routine dental care and vision care. Because of this, many people with Medicare also pay for additional forms of insurance to supplement their Medicare insurance.

Since Medicare is primarily for those 65 and older, it is not a focus of this guide and is not listed on individual state pages. To find out more about Medicare, call 1-800-633-4227 or go to www.medicare.gov.