



COMMUNITY COLUMN: WHAT BENEFITS AND SERVICES DOES MEDICAID COVER?

NOTE: This is the third in a series of Community Columns by expert staff who are implementing health law changes in Colorado. If you have questions about this content or need additional information please contact Rachel Reiter at 303-866-3921.

March 10, 2014

By [Dr. Judy Zerzan, MPH](#), Chief Medical Officer & Director of Clinical Services Office, Colorado Department of Health Care Policy and Financing. Dr. Zerzan has more than 16 years of clinical and health policy experience. Dr. Zerzan and her team provide clinical guidance for all medical and pharmacy benefits provided by Colorado's public health insurance programs, Medicaid and Child Health Plan Plus (CHP+).

What Benefits and Services Does Medicaid Cover?

Medicaid provides health insurance coverage to more than 885,000 Coloradans, and now you or someone you know may qualify. Starting this year more Coloradans, including adults without kids and parents, can qualify for free or low cost health insurance through Medicaid.

Medicaid covers more than just health care services when you are injured or sick, Medicaid also helps you get healthy and stay healthy. This column will help explain what Medicaid is and what benefits and services Medicaid covers.

Medicaid is free or low costs public health insurance for those who make below a certain income. For example, if you make about \$15,000 a year, or are a family of four making about \$31,000 a year, you may now qualify. Unlike private health insurance, Medicaid does not have an open enrollment period; **you can apply at any time to find out if you qualify.**

Like many private health insurance plans, Medicaid covers a wide range of services to help keep you healthy. Medicaid covers doctor visits, hospital stays, emergency care, x-rays, laboratory tests, surgeries, prescription drugs, rehabilitative services, maternity and newborn care, behavioral and mental health services and many others. For a list of Medicaid benefits visit Colorado.gov/HCPF/Benefits.

There are also new benefits for Medicaid clients that start this year. Beginning in January, **preventive and wellness services are free for all Medicaid clients.** Preventive and wellness services include aspirin use, blood pressure screening, breast cancer screening, cholesterol screening, depression screening, healthy diet counseling, sexually transmitted disease prevention counseling, tobacco use screening and counseling and others. Also, beginning in April of this year, Medicaid will now cover certain preventive dental care for adults.

Did You Know?

- Individuals earning about \$15,000 a year and families of four earning about \$31,000 may qualify for Medicaid.
- Medicaid does not have a deadline to apply.
- Medicaid covers office visits with your health care provider and other services to keep you healthy.
- More than ½ of the health care providers in Colorado accept Medicaid.

Typically Medicaid does not have monthly premiums but some clients may have to pay enrollment fees each year. Also, certain Medicaid services do have co-payments which are determined on a sliding scale based on income, so those who earn more, pay more.

To find out if you or your family qualifies for Medicaid, you have to apply. You can apply online at [Colorado.gov/PEAK](https://colorado.gov/PEAK), over the phone, [in-person at your county office](#) or by mail. It is important to fill out your application accurately and completely. For more information on how to apply and tips for applying visit [Colorado.gov/Health](https://colorado.gov/Health) and click on frequently asked questions.

If you have already applied for health care coverage, visit [Colorado.gov/HCPF/MyApplication](https://colorado.gov/HCPF/MyApplication) to find out how to check the status of your submitted application.

By having health insurance coverage, you will have access to primary care and a health care provider you can see regularly. Your primary care medical provider can help coordinate your care, track changes in your health, prevent unnecessary trips to the emergency room and be your key resource about health and wellness. Colorado Medicaid has a special program in each region of our state that connects our clients with a primary care medical provider. These regional programs can help you get care and connect you to community resources. The program and primary care medical provider work with clients to ensure clients are getting the right care, at the right time, in the right setting. For more information about this program go to [Colorado.gov/HCPF/ACC](https://colorado.gov/HCPF/ACC).

If you do not have health insurance, please consider applying for coverage now. You can find out more about your health coverage options at [Colorado.gov/Health](https://colorado.gov/Health). This site can help answer your questions about Medicaid, [Connect for Health Colorado](#), the Federal requirement to have health insurance and other health care changes that may impact you and your family.

About the Colorado Department of Health Care Policy and Financing: The department administers the Medicaid and Child Health Plan *Plus* (CHP+) programs as well as a variety of other programs for low-income Coloradans who qualify. The mission of the department is to improve health care access and outcomes for the people we serve while demonstrating sound stewardship of financial resources. For more information about the department, please visit [Colorado.gov/hcpf](https://colorado.gov/hcpf).

###