

Medicaid Eligibility Guide for SSI Recipients and Certain Former SSI Recipients:

Disabled Adult Children

Cost-of Living Individuals

Widow(er)s Between Age 50-65 Without Medicare



What is Medicaid?

Medicaid is a national health care program. It pays for medical expenses for individuals who qualify. Medicaid pays providers of health care services, such as doctors, hospitals, pharmacies and nursing facilities that accept Medicaid. Be sure the provider you see accepts Medicaid before you receive a service.

SSI Eligibility

Someone who receives Supplemental Security Income (SSI) is automatically eligible for Medicaid. SSI makes monthly payments to people who have low income and few resources that are either age 65 or over or blind or disabled. An application for SSI is filed with the Social Security Administration.

- ✓ No separate application for Medicaid is needed unless retroactive Medicaid is needed.
- ✓ Medicaid eligibility for up to 3 months prior to the application for SSI is possible if the SSI applicant is determined eligible using SSI rules for all retroactive months.
- ✓ An application for retroactive benefits is filed with the Mississippi Division of Medicaid.

Eligibility for Certain Former SSI Recipients

If you once received SSI benefits but stopped receiving SSI due to one of the following reasons, you may continue to qualify for Medicaid (without an SSI payment) if you remain eligible for SSI on all factors except for:

1. **Cost of living (COL) increase(s) received in Social Security benefits.** If you lost SSI due to a cost of living increase in your Social Security benefits, the Division of Medicaid will not count all cost of living increases beginning with the increase that stopped your SSI to see if you remain SSI eligible. If the income Medicaid must count is under the SSI income limit and your resources are below the SSI limit, your Medicaid may be able to continue.
2. **Receipt of, or an increase in, Disabled Adult Child benefits.** If you are age 18 or over, and became disabled before age 22 and your SSI stopped because you began receiving (or received an increase in) Social Security benefits from a parent's record, the Division of Medicaid will not count the income that made you ineligible for SSI. If the income Medicaid must count is under the SSI income limit and your resources are below the SSI limit, your Medicaid may be able to continue.

3. **Receipt of Social Security Widow(er) benefits.** If you are age 50 to age 65 and do not have Medicare and lost your SSI due to receipt of Social Security widow(er) benefits, the Division of Medicaid will not count the widow(er) benefits that made you ineligible for SSI. If the income Medicaid must count is under the SSI income limit and your resources are below the SSI limit, your Medicaid may be able to continue. Once you become eligible to receive Medicare (at any age), your eligibility under this group must stop but you may continue to be eligible for Medicare cost-sharing benefits.

<p>SSI Income and Resource Limits:</p> <ul style="list-style-type: none"> SSI income limits are for an individual or a couple, depending on your marital status. You must be below the SSI limit after subtracting the income Medicaid will not count in order to qualify for 1 of the 3 groups described above. These limits can change each year. 	<p>If you have questions about Medicaid eligibility or want to apply, call (toll free) 1-800-421-2408 or contact your nearest Medicaid Regional Office in:</p>	
	Brandon	601-825-0477
<ul style="list-style-type: none"> SSI resource limits are \$2,000 or less for an individual and \$3,000 or less for a couple. SSI does not count certain resources toward the limit, such as: <ul style="list-style-type: none"> ✓ Your home and the land where you live; ✓ Life insurance policies with a face value of \$1,500 or less; ✓ One car; ✓ Burial plots for you and members of your immediate family; ✓ Up to \$1,500 in burial funds for you and up to \$1,500 in burial funds for your spouse; and ✓ Personal property up to \$2,000. 	Brookhaven	601-835-2020
	Canton	601-978-2399
	Clarksdale	662-627-1493
	Cleveland	662-843-7753
	Columbia	601-731-2271
	Columbus	662-329-2190
	Corinth	662-286-8091
	Greenville	662-332-9370
	Greenwood	662-455-1053
	Grenada	662-226-4406
	Gulfport	228-863-3328
	Hattiesburg	601-264-5386
	Jackson	601-978-2399
	Kosciusko	662-289-4477
	Laurel	601-425-3175
	McComb	601-249-2071
	Meridian	601-483-9944
Natchez	601-445-4971	
New Albany	662-534-0441	
Newton	601-635-5205	
Oxford	662-371-1365	
Pascagoula	228-762-9591	
Philadelphia	601-656-3131	
Picayune	601-798-0831	
Senatobia	662-562-0147	
Starkville	662-323-3688	
Tupelo	662-844-5304	
Vicksburg	601-638-6137	
Yazoo City	662-746-2309	
<p>How to Apply as a Former SSI Recipient: complete the Medicaid application form for the aged, blind and disabled on the Medicaid website at www.medicaid.ms.gov or call or visit your local Medicaid Regional Office at one of the 30 offices shown here. The Medicaid office will provide you with all necessary forms that must be completed during the application process.</p> <ul style="list-style-type: none"> ✓ The Medicaid office will verify your income and resources to make sure you remain eligible for SSI on all factors other than the income that will not be counted. ✓ If you are under age 65, the Medicaid office will verify that you continue to be disabled or blind using SSI rules for disability and blindness. ✓ The Medicaid Regional Office will send you a notice with their decision. If denied, you have the right to a local or state hearing (or both) with the Division of Medicaid. 		
<p>The Division of Medicaid complies with all state and federal policies which prohibit discrimination on the basis of race, age, sex, national origin, handicap or disability as defined through the Americans with Disabilities Act of 1990, the Rehabilitation Act of 1973 and the Civil Rights Act of 1964.</p>		