

Medicaid Eligibility For Youth In Vermont

Eligibility of Youth for Medicaid

Vermonters aged 18, 19, and 20 may be eligible for Medicaid coverage if their income and resources meet the following standards.

Income

One or two people	Less than \$858 per month (or \$925 per month in Chittenden County)
Three people	Less than \$1033 per month (or \$1,100 per month in Chittenden County)

Resources *(e.g. cash on hand, bank accounts, savings bonds, life insurance policies, and vehicles)*

One person	Less than \$2,000
Two people	Less than \$3,000
Three people	Less than \$3,150

- Youth over the age of 20 who have children may be eligible for Medicaid if they meet the above income and resource standards.
- If a young person lives with his/her parents, the parents' income and resources must be counted. However, if the income and resources of the entire household are such that they qualify, the youth may be eligible.
- Youth who qualify are eligible for the full range of services funded by Medicaid including doctor visits; hospital care; prescriptions; vision and dental care; physical therapy; targeted case management; rehabilitation services; and early periodic screening, diagnosis, and treatment (EPSDT).

A Tip on Spending Down

Youth whose incomes are over the limit should still apply — especially if they have unpaid medical bills or anticipate having medical expenses. A process called "spend-down" allows them to reduce or *spend down* their income by using their medical expenses and/or bills as income deductions.

Deductions include over-the-counter or prescription drugs; transportation costs to and from medical treatment; and medical bills from a doctor, hospital, or dentist. Once the deductions are subtracted from their income, youth may be eligible.

Eligibility of Youth in Foster Care

Almost all youth in foster care are eligible for Medicaid. Here's how they qualify:

- **Youth who are IV-E eligible** — they account for about half of all the young people in care—are categorically eligible for Medicaid and are not subject to income or resource testing. (*Being IV-E eligible means the federal government reimburses states for the cost of out-of-home care under Title IV Section E of the Social Security Act.*)
- **Youth who are non-IV-E eligible** are subject to income and resource testing; however, they usually qualify for Medicaid because they are viewed as *households of one* and few, if any, have disqualifying incomes or resources.

Citizenship Requirements

Youth in state custody and those receiving federal adoption assistance are exempt from having to prove their claims of U.S. citizenship — for Medicaid purposes. *Once exempt, always exempt.*

Extended Coverage:

Generally, IV-E eligibility ends at age 18. However, eligibility may continue until age 19 when a youth remains in custody on a blended sentence or when the state continues to support a youth to complete secondary education. In such cases, they remain eligible for Medicaid without income and resource testing.

Youth whose adoptive parents receive adoption assistance are eligible for Medicaid for as long as their assistance agreements remain open. While adoption assistance typically ends at 18, if a young person has a medical, physical, mental, or emotional disability that warrants continuation, it may continue until age 21. There is no income or asset test for this group.

As youth age out of foster care and/or extended coverage, their health care eligibility is based on the same income criteria that apply to all youth.

Eligibility of Pregnant Women for Medicaid

If a young woman is pregnant, she is entitled to Medicaid benefits through Dr Dynasaur if her income is less than \$1,702 per month— or below 200% of the federal poverty level (FPL).

Eligibility of College Students for Medicaid

Students living in college housing may be eligible for Medicaid unless they are considered to be part of their parents' household and the total household income is over the limit.

If a student is renting an apartment, the parents' income is not counted. Work-study payments are considered income. Financial aid in the form of grants and loans may be considered as income.

Eligibility of Youth for the Vermont Health Access Plan (VHAP)

A youth whose income exceeds the limit for Medicaid may qualify for the Vermont Health Access Plan. There is no asset test for this program.

The following income rules apply:

Income

Individual 18 or over	Below 150% FPL (\$1,277 per month)
Parent with children under 21	Below 185% FPL (\$2,111 per month—or more depending on the number of children)

A student under the age of 23 who attends (at least half time) a college that offers health insurance is *not* eligible for VHAP.

What's New?

Annual reviews are coming soon!

The Economic Services Division of DCF will change benefit reviews to occur annually instead of every six months—for Medicaid, Dr. Dynasaur, and VHAP.

Expected date of transition: May/June 2007.

Additional Information

- Youth with Disabilities

These young people have additional options for health care coverage. For example, if they qualify for Supplemental Security Income, they are automatically eligible for Medicaid.

- Chafee Funds

These funds are not considered income if they are paid directly to a service provider; however, if they are paid to the individual, they do count as income.

A Final Word of Advice

The world of public health care is complex and ever-changing. The most recent enrollment data indicates that only 44% of 18-, 19-, and 20-year-olds who are eligible for some form of Medicaid are actually enrolled. Clearly we need to reach out to this population. And we need your help to do this.

Perhaps the best advice you can give youth is this: Complete the long ***Application for all Programs (ESD -202) form***. (It's the one with the apples throughout it.) You can get it online at www.dsw.state.vt.us/Programs_pages/Forms/Form202.pdf. While it may require more time to complete, it will help ensure access to all the programs for which young people qualify.

Further Information

If you have any questions, please contact the Department for Children and Families - Economic Services Division district office nearest you:

Town	Economic Services Division
Barre	479-1041 or 1-800-499-0113
Bennington	442-8541 or 1-800-775-0527
Brattleboro	257-2820 or 1-800-775-0515
Burlington	863-7365 or 1-800-775-0506
Hartford	295-8855 or 1-800-775-0507
Middlebury	388-3146 or 1-800-244-2035
Morrisville	888-4291 or 1-800-775-0525
Newport	334-6504 or 1-800-775-0526
Rutland	786-5800 or 1-800-775-0516
St. Albans	524-7900 or 1-800-660-4513
St. Johnsbury	748-5193 or 1-800-775-0514
Springfield	885-8856 or 1-800-589-5775