

About Alabama Medicaid

What is Medicaid?

Medicaid is a state/federal program that pays for medical and long-term care services for low-income pregnant women, children, certain people on Medicare, disabled individuals and nursing home residents. These individuals must meet certain income and other requirements.

What is the difference between Medicaid and Medicare?

Medicaid is primarily for low-income pregnant women, children, certain people on Medicare, disabled individuals and nursing home residents. Medicare is a Health Insurance Program for people age 65 or older, people under age 65 with certain disabilities, or people of all ages with End-Stage Renal Disease. Medicare provides hospital insurance, also known as Part A coverage, as well as supplementary medical insurance (SMI) known as Part B coverage. Medicare is also responsible for Part D, the Medicare Prescription Drug Program.

Can you have both Medicare and Medicaid at the same time?

Yes. Alabama Medicaid has three programs for people who have Medicare coverage: The Qualified Medicare Beneficiary (QMB) program, the Specified Low-Income Medicare Beneficiary (SLMB) program, and the Qualifying Individual (QI-1) program. The services you get depend on how much income you have. These programs pay Medicare premiums, and in some cases, Medicare deductibles and co-insurance. There are some people called “dual eligibles” who receive full coverage under both programs.

Is Medicaid the same in every state?

No. Unlike Medicare which is run by the federal government, Medicaid is operated by each state. Because of this, every state Medicaid program is different. You may qualify for Medicaid in one state, but not another. One service may be covered in one state, but not in Alabama.

What is the difference between Medicaid and the ALL Kids program?

ALL Kids is a low-cost, comprehensive healthcare coverage program for children under age 19 whose families have too much income to qualify for Medicaid. ALL Kids is managed by the Alabama Department of Public Health, not Medicaid. Benefits include well child check-ups and immunizations, sick child doctor visits, prescriptions, vision and dental care, hospitalization, mental health and substance abuse services. However, when you apply for Medicaid or ALL Kids, you apply for both programs using one form.

Can you have both Medicaid and private insurance?

Yes. Many people have both. In this case, private insurance always pays first, and then Medicaid pays after that. Federal regulations require state Medicaid agencies to identify other insurance or payers who are responsible for the cost of the services provided to Medicaid recipients.