

No-Cost health insurance for children

	Monthly Income Limit		
Family Size	Child with other insurance	Child without other insurance	
1	\$1,918	\$2,831	
2	\$2,591	\$3,825	
3	\$3,265	\$4,820	
4	\$3,939	\$5,814	
5	\$4,613	\$6,809	
6	\$5,286	\$7,803	

Covered Services

Full medical coverage doctors, hospitals, dental, vision, prescriptions, mental health, hearing, immunizations, medical equipment, medical transportation, occupational, physical, and speech therapies, and more

Qualifications

• Birth to age 19



Low-Cost health insurance for children

Limit
\$3,326
\$4,495
\$5,664
\$6,832
\$8,001
\$9,170

Covered Services

Full medical coverage doctors, hospitals, dental, vision, prescriptions, mental health, hearing, immunizations, medical equipment, medical transportation, occupational, physical, and speech therapies, and more

Qualifications

- Birth to age 19
- Child cannot have other health insurance.
- There is a 3-month waiting period for families who lose health insurance.

Your Costs

• \$50 monthly premium



Low-Cost health insurance for children with disabilities

Family Size	Monthly Income Limit
1	\$3,913
2	\$5,288
3	\$6,663
4	\$8,038
5	\$9,413
6	\$10,788

Covered Services

Full medical coverage doctors, hospitals, dental, vision, prescriptions, mental health, hearing, immunizations, medical equipment, medical transportation, occupational, physical, and speech therapies, and more

Qualifications

- Birth to age 19
- · Child must have a disability

Your Costs

 Monthly premiums range from \$12 to \$35

Other Information

• Child can have other health insurance.



No-Cost health insurance for pregnant women

	Monthly Income Limit		
Family Size*	Pregnant woman with insurance	Pregnant woman without insurance	
2	\$2,433	\$3,772	
3	\$3,065	\$4,753	
4	\$3,698	\$5,734	
5	\$4,330	\$6,715	
6	\$4,963	\$7,696	
7	\$5,595	\$8,676	

*Your unborn child is included in family size

Covered Services

Pregnancy-related services doctors, hospitals, lab work, transportation to appointments, prescriptions, and delivery

Qualifications

· You must be pregnant

Other Information

• Your baby is covered for at least the first year after birth.

TAKECHARGE

Family planning health insurance for males & females

Family Size	Monthly Income Limit
1	\$1,800
2	\$2,433
3	\$3,065
4	\$3,698
5	\$4,330
6	\$4,963

Covered Services

Family planning and related services—physical exams, contraceptive counseling, prescriptions including birth control, lab work, testing and treatment of sexually transmitted infections (STI), treatment of certain birth control related complications, cervical cancer screening and treatment of pre-cancers, sterilization, vaccine for the prevention of HPV, and transportation to family planning appointments

Other Information

• Enrollee can have other health insurance.

Income limits effective March 1, 2025



Help for people who get Medicare

	Monthly Income Limit		
	QMB	SLMB & QI	QDWI
Indiv.	\$1,305	\$1,761	\$2,609
Couple	\$1,763	\$2,380	\$3,525

Benefits

- QMB, SLMB and QI pay your Medicare part B premium.
- QMB also pays deductibles, co-insurance, and in some instances part A premiums.
- QDWI is limited to payment of Medicare part A for individuals who lost entitlement to Social Security disability benefits due to earnings exceeding the Substantial Gainful Activity limit.

Qualifications

- You must qualify for Medicare
- Assets must be less than \$4,000 for a single person for QDWI.
- Assets must be less than \$6,000 for a couple for QDWI.

Income We Count

- Person applying
- Their Spouse

Assets We Count

Most of what you own counts except for your home, one vehicle and some life insurance and burial funds for QDWI

Assets We Do Not Count Assets, such as homes, bank accounts and stocks, are not counted for QMB, SLMB & QI



for workers with disabilities

Health insurance for workers with disabilities

Individual \$1,305	
Couple \$1,763	

Covered Services

Full medical coverage—doctors, hospitals, prescriptions, medical equipment & supplies, medical transportation, and more

Qualifications

- Ages 16 through 64
- You must have a disability.
- You must be employed.
- You must take other health insurance coverage, if you can get it at no cost to you.
- Assets must be less than \$10,000.

Income We Count

- · Person applying
- Their Spouse

Assets We Count

Bank accounts, stocks, bonds, cars, trucks, boats, other vehicles, property other than your home (like inherited property), and anything else you own

Assets We Do Not Count Your home, one vehicle

TO QUALIFY FOR LOUISIANA MEDICAID

• You must live in Louisiana.

- Income must be below the program limits.
- For some programs, the value of things you own must be below the program limits.
- For some programs, you must have a disability. A disability is a physical or mental impairment that prevents employment for 12 months or that will result in death, or corrected vision no better than 20/200.
- · Must meet all other program requirements.

OTHER MEDICAID PROGRAMS AND SERVICES

Breast and Cervical Cancer Program - For women under age 65 who have been screened for breast or cervical cancer by an approved provider and need cancer treatment services; provides medical coverage for the treatment of breast and cervical cancer.

Extended Medicaid - For individuals who lose Medicaid benefits due to increased income, such as Social Security. Provides full medical coverage.

Parents and Caretaker Relatives - For parents and caretakers of children who have very low or no income. Provides full medical coverage.

Medically Needy Program - For families with minor children, people over age 65, or people who have a disability. You must have medical bills from the last three months. Provides limited services for a limited time period.

Long Term Facility Care - For people who live in a long-term care facility, such as a nursing home or group home. Provides full medical coverage.

Waiver (Home and Community Based Services) - For people who have a disability or people who are over age 65. Provides coverage so you can get services in your home that would normally require you to live in a long term care facility.

Tuberculosis Infected Individuals - For people infected with tuberculosis. Provides medical coverage for the treatment of tuberculosis.

Former Foster Care - For people who were in Foster Care in Louisiana when they turned 18. Provides full medical coverage through age 25.

SSI - For people who get Supplemental Security Income (SSI). Provides full medical coverage.

Provisional Medicaid - For people age 65 and older and those with disabilities.

Adult Group - For people age 19 through 64 with income less than or equal to 138% of the Federal Poverty Level (FPL), who are not entitled to or enrolled in Medicare Part A or Part B, and who are not eligible for any other Medicaid program.

Act 421 Children's Medicaid Option (TEFRA) - For certain children under the age of 19 with disabilities who meet an institutional level of care. Provides full medical coverage to children whose assets do not exceed \$2,000 in value and whose income does not exceed three times the federal benefit rate.

TO APPLY FOR MEDICAID

Online - Visit <u>MyMedicaid.la.gov</u> to apply online or print an application at <u>https://ldh.la.gov/get-covered</u>. **Mail** - To have an application mailed to you, call 1-888-342-6207. TTY users call 1-800-220-5404. **Phone** - Call 1-888-342-6207 to apply by phone or to find the application center closest to you.