

Mujhe mediked ke baare mein kya jaanana chaahie?

Medicaid ek sarvajanik swasthya bima yojna hai jo kam aay wale logon ko cover karti hai, jisme vrudh, bachche aur viklang log shamil hain.

- Yeh 1965 mein Social Security Act ke tahat shuru hui thi.
- Iska prabandhan rajyon ke dwara hota hai aur Centers for Medicare & Medicaid Services (CMS) dwara nazar rakha जाता है.
- Iska vittiy sahyog kendriya aur rajya sarkaron ka milajula hai.
- Eligibility aur labh rajya ke hisaab se alag ho sakte hain.
 - Raajyik Samajik Suraksha Kanun ke tahat kuch seva har rajya mein dena zaroori hota hai.
 - Nebraska kuch aur atirikt sevaen bhi pradan karta hai.
- **Home and Community-Based Service (HCBS) Waivers Medicaid dwara funded hain aur yeh rajya ke Medicaid plan ke alawa atirikt sevaen pradan karte hain.**

Medicaid Eligibility ko dekhte waqt in baaton par dhyan diya jata hai:

- Aavedan patra;
- US nagrik ya yogya pravasi ka status;
- Nebraska mein rehne ka status;
- Social Security dwara tay ki gayi viklangta ka status;
- Mata-Pita/kanune abhibhavak ki zimmedari;
- Rehne ka bandobast;
- Anya swasthya bima;
- Aay aur sansadhan jo kuch nirdharit simaon ke andar hon; aur
- Kuch anya shreni ki requirements, jaise ki aayu.

Divyangta Nirdharan aur Rajya Samiksha Team (SRT)

Kahi baar, Medicaid coverage ya waiver sevaon ke liye vyakti ko yeh sabit karna padta hai ki unhe divyangta hai, taki sevaon ke liye yogya ho sakein. Agar vyakti ke paas Social Security Administration (SSA) dwara divyangta ka nirdharan nahi hai, to Medicaid ki Rajya Samiksha Team (SRT) divyangta ka nirdharan kar sakti hai.

- Rajya Samiksha Team (SRT) ek samuh hai jo Medicaid aur Long-Term Care Vibhag ke chikitsa visheshagyon se bana hai. SRT dwara prarthi ke dwara jama kiye gaye chikitsa pramadpatra ka samiksha kiya jata hai.
- SRT, saamaajik suraksha prashaasan ke divyangta disha-nirdeshon ke adhar par divyangta ka nirdharan karti hai. In SSA divyangta disha-nirdeshon ke vistar mein jaankari ke liye, [Social Security ki website par jayein](#).

Vridh, Andhe, aur Divyang (ABD)

Medicaid ke alag-alag shreniyan hoti hain. Jyadaatar log jo HCBS Waivers ke liye yogya hain, ve Medicaid ke Vridh, Andhe, aur Divyang (ABD) shreni ke adhar par yogya hote hain. Ho sakta hai ki anya Medicaid eligibility shreni ke adhar par bhi Waiver sevaon ke liye yogya ho.

- Vridh: 65 varsh ya usse adhik umr.
- Jo log andh ya viklang hain aur 64 saal ya isse kam umr ke hain, jinhone Samajik Suraksha Prashasan ya Rajya Samiksha Team ke dwara viklangta nirnay prapt kiya hai.
- Income limit hai 100% of the federal poverty level (FPL).
- Ek vyakti ke liye sansadhan seema ₹4,000 aur do vyaktiyon ke liye ₹6,000 hai.
- 19 saal ke niche ke logon ke liye maa-baap ki aay aur sansadhan ko dhyan me rakha jata hai.
- Niji swasthya bima kharche kuch seemaon ke saath aay ghatav ki anugya dete hain.

केटी बेकेट कार्यक्रम

Yeh karyakram un bachchon ke liye Medicaid suvidha pradan karta hai jo apne maa-baap ke ghar me rehte hain aur unhe uchch chikitsa ya dekhbhal ki avashyakta hoti hai.

- Umr 19 saal ya isse kam honi chahiye
- Kisi anya Medicaid shreni me योग्य nahi hai
- Samajik Suraksha ya Rajya Samiksha Team ke dwara viklangta tay ki gayi ho
- Jeene ke star ki dekhbhal ke liye योग्य maana gaya ho:
 - अस्पताल;
 - नर्सिंग सुविधा (एनएफ); या
 - बौद्धिक विकलांगता वाले व्यक्तियों के लिए मध्यवर्ती देखभाल सुविधा (ICF/IID).
- Coverage ko laabhdायक (cost-effective) ke roop mein tay kiya jata hai
- Keval bachche ki aay aur sansadhan Medicaid patrata nirdharit karne ke liye upyog kiye jate hain.
- Medicaid keval aavrit sevayein pradan karta hai, koi atirikt sahayak sevayein nahi milti hain

Divyang Janon ke liye Rozgar ke saath Medicaid Bima (MIWD)

- MIWD ek Medicaid shrini hai jo un logon ke liye upalabdh ho sakti hai jo divyangta ke manakon ko pura karte hain aur rozgar ke madhyam se aay prapt kar rahe hain.
- Jab kisi vyakti ka Medicaid earned income ke karan khatam hone wala ho, to yah ek vikalp ho sakta hai.
- MIWD ke tahat do patrata samuh hain. MIWD Basic Coverage Group ke patr hone ke liye vyakti ko yah sab sharten puri karni hogi:
 - Medicaid ke liye patr ho lekin aay ke karan nahi ho;
 - Samajik suraksha ya raajy sameksha team ke dwara nirdharit divyangta ki paribhasha ko pura karein;
 - Rozgar mein ho;
 - MIWD ki aay seema ke antaragat ho:
 - 200% kendriya gareebi star (FPL); ya
 - 250% FPL premium ke saath;
 - Medicaid ki sansadhan seema ko pura karein; aur
 - Avashyak hone par premium ka bhugtan karein.
- MIWD Medical Improvement Group ke योग्य होने के लिए, ek vyakti ko yeh sab kuch hona chahiye:
 - Basic Coverage Group ke sabhi योग्याता को पूरा करें;
 - Federal minimum mazdoori kamaayein aur mahine mein 40 ghante se zyada kaam karein; aur
 - Basic Coverage Group se Medicaid ka coverage chhuta ho, jo ek chikitsa se sudhara hua viklangata ki wajah se ho. Yeh uss sthiti mein lagu hota hai jab Medicaid ka loss kisi vyakti ke liye kaam karna mushkil bana de ya unki health itni khatarnak ho jaaye ki woh Social saamaajik suraksha ya raajy sameksha team Team ke viklangata definition ko pura karte hain.
- Atirikt avashyakataen aur janakare Medicaid Regulation [477 enese parishisht](#) mein mil sakti hai.
- Ek Medicaid worker yeh tay karega ki koi vyakti qualify karta hai ya nahi.

High Medical zarorat Wale Vyaktiyon Ke Liye Share of Cost (SOC)

- Share of cost ek aise vyakti ke liye hai jinki medical zarorat hain aur jo Medicaid eligibility ki saari योग्याता को पूरा करते हैं, लेकिन उनका aay Medicaid guideline से ज्यादा है.
- Share of cost aay, katautee aur vyakti ke rahane ke vyavastha ke aadhaar par alag ho sakata hai.
- Aay ko Medically Needy Income Level (MNIL) ya Personal Needs amount के साथ तुलना की जाता है, ताकि share of cost tay kiya जा सके.
- Vyakti ko tay kiye gaye share of cost का amount dena padta hai.
- Share of cost ek mahine का amount है, जो महिने के hisaab से badal sakta hai.
- Jab koi vyakti HCBS Waiver से सेवाएं ले रहा हो, तो share of cost automatically Medicaid pradaata को दिया जाता है, जो aam taur par sabse mehenga waiver सेवाएं का pradaata होता है.
- Agar share of cost का amount vyakti ki mahine ki zarurat से ज्यादा हो, तो Medicaid band ho sakta hai.