

Medically Needy

Many people who are over the income requirements for Medicaid but who have costly medical expenses can qualify for Medicaid through the Medically Needy program. People in this program must spend their monthly income above the Medically Needy Income Level (MNIL) on their medical bills to establish Medicaid eligibility. These medical expenses must be at least equal to the difference between the individual's income and the MNIL.

Medically Needy Income Level (MNIL)

Household Size	Medically Needy Income Level
1	\$392
2	\$392
3	\$492
4	\$584
5	\$675
6	\$775
7	\$867
8	\$967
9	\$1,059
10	\$1,150

This table shows the income standards by household size for Medically Needy. For example, if someone lived with their spouse and three children they would have a MNIL of \$675. If this household's monthly income was \$4,000, their monthly share of cost would be \$3,325; ($4,000 - 675 = 3,325$).

This means that they would be obligated to pay \$3,325 before having Medicaid cover the rest of their monthly medical expenses. If this household's monthly medical expenses totalled \$10,000, Medicaid would cover the remaining \$6,675 after the family's share of cost was met; ($10,000 - 3,325 = 6,675$).

Eligibility and How to apply

This program is suited to people who have very high monthly medical costs. This would be best for people who live in nursing facilities or those who receive [waiver services](#). There is no separate application for the Medically Needy program. If you think you may qualify, submit a Medicaid application and note in the comments section of the application that you would like to be considered for Medically Needy.

There are a number of ways to apply for Medicaid:

- Online at www.ACCESSNebraska.ne.gov
- Over the phone
 - Toll Free: (855) 632-7633
 - Lincoln: (402) 473-7000
 - Omaha: (402) 595-1178
- In person at any Nebraska DHHS office
 - <https://dhhs.ne.gov/Pages/Public-Assistance-Offices.aspx>