

NC Medicaid Expansion

QUESTIONS & ANSWERS

GENERAL

Is North Carolina expanding access to Medicaid?

Yes. More North Carolinians will be able to get health care coverage through Medicaid. Beginning December 1, 2023, NC Medicaid will cover people aged 19 through 64 years with higher incomes. Many North Carolinians who did not qualify for health coverage through NC Medicaid before, may soon qualify.

What health services will North Carolina cover?

Health coverage through Medicaid is comprehensive. Because these services are covered by NC Medicaid, they are provided at no cost or low cost to you. Services include, but are not limited to:

- primary care so you can go to a doctor for a check-up or when you are not feeling well
- hospital services when you need to stay overnight (inpatient) or when you can go home the same day (outpatient)
- maternity and postpartum care if you are pregnant and after giving birth
- vision and hearing services
- prescription drug benefits
- behavioral health
- preventative and wellness services
- devices and other therapies

When will more people be able to get health coverage through NC Medicaid?

Beginning December 1, 2023, more North Carolinians will be able to get health coverage through NC Medicaid.

Who will be able to get health coverage through NC Medicaid?

Most people can get health care coverage through Medicaid if they meet the criteria below. And if you were eligible before, you still are. Nothing changes for you.

Eligibility criteria:

- You live in North Carolina
- Age 19-64
- You are a citizen. Some non-US citizens can get health coverage through NC Medicaid. (Answered separately.)
- And if your household income fits within the chart below

Household Size	Annual Income
Single Adults	\$20,120 or less
Family of 2	\$27,214 or less
Family of 3	\$34,307 or less
Family of 4	\$41,400 or less
Family of 5	\$48,493 or less
Family of 6	\$55,586 or less

How can I apply for Medicaid?

You can apply online through [ePASS](https://ePASS.nc.gov) – a secure, self-service website at ePASS.nc.gov. When you apply online, you can avoid having to go in person to your local Division of Social Services (DSS) office. And if your application is complete, it will be processed faster.

If you can't apply online, you can apply in person at your local DSS office, by calling your local DSS office, or by mailing in a [paper application](#) available at ncgov.servicenow.com. To find your local DSS office, go to ncdhhs.gov/divisions/social-services/local-dss-directory.

How long will it take to find out if I'm eligible for Medicaid once I apply?

It may take up to 45 days after you apply. Incomplete applications may take longer. If your application is incomplete or we need more information, you will hear from your local DSS office requesting additional information. You may be contacted by mail, phone, email and/or text message, so it is important to make sure your contact information is up to date and complete to make sure that your caseworker can reach you.

Are non-US citizens eligible for health care coverage through NC Medicaid?

Some non-US citizens can get health coverage through Medicaid. To be eligible you must be:

- A person living in North Carolina
- A qualified non-citizen for at least 5 years
 - This means a person must wait 5 years after receiving "qualified" immigration status before they can get Medicaid.
 - There are exceptions. For example, refugees, asylees, or lawful permanent residents who used to be refugees or asylees don't have to wait 5 years.

Individuals without documents are not eligible for Medicaid unless they have an emergency condition as defined under federal law – such as someone in a car accident who is taken to the emergency room.

COVERAGE AND COSTS

If I already have Medicaid coverage will my benefits change?

If you currently have full Medicaid coverage, nothing will change for you.

Under the new rules, how much will people pay in monthly premiums and copays?

You do not have to pay any monthly premiums. Medicaid pays the cost for most health care services. The highest copay is \$4 and that is only required for some services.

What are the differences between Medicaid expansion coverage and getting coverage through Standard Plan, Tailored Plan, Tribal Option or Medicaid Direct members? Does anything change under these new rules?

Everyone who qualifies under the new rules will get their health coverage through a Standard Plan, NC Medicaid Direct, Tribal Option, or through Tailored Plans in the future, depending upon their individual needs, just like other Medicaid beneficiaries.

Can I have Medicare and receive Medicaid expansion?

No. Some people who have Medicare coverage may be eligible for other existing Medicaid programs. For example, people who are disabled and are age 64 and under may be eligible for Medicaid through disability coverage.

Are there other insurance options if I still do not qualify for Medicaid under the new rules?

Yes. You may qualify for subsidized health coverage offered on [HealthCare.gov](https://www.healthcare.gov). Contact a North Carolina [health insurance navigator](#) for enrollment assistance. [Community health centers](#) also provide low-cost care through a sliding scale based on one's income and insurance status.

Will anyone be automatically enrolled in Medicaid under the new rules?

Yes, people already enrolled in Medicaid's limited Family Planning program who are eligible will be automatically moved to full Medicaid expansion benefits. Those who are eligible for full Medicaid benefits will receive communication in the mail from the state informing them that they are enrolled in full Medicaid benefits and a new Medicaid insurance card that they can use to access health care services.

If I am currently receiving Family Planning benefits and am enrolled in full coverage through NC Medicaid when it is expanded, what will happen?

You will get a letter from the NC Department of Health and Human Services letting you know that you will start getting full Medicaid coverage. You will then be assigned a health plan. If you want to change your health plan, you have 90 days to pick a new one. Your health plan will send you a packet in the mail. It will include a new Medicaid ID card. Your ID card also has the name of your primary care doctor. You can change your doctor through your health plan. Medicaid will pay for doctor visits, yearly check-ups, emergency care, mental health services and more – at little or no cost to you.

Why won't everyone with Family Planning Program benefits be automatically enrolled in full coverage through NC Medicaid?

Some people may have income that exceeds the Medicaid eligibility levels. If your income has recently changed and you think you may be eligible, update your information in ePASS (epass.nc.gov) or by contacting your local Department of Social Services (DSS). Also, please use ePass or contact your local DSS office to make sure your contact information is up to date so that you do not miss important information about your benefits.

EXPANSION BENEFITS

How will North Carolina provide health coverage for more people through NC Medicaid?

Federal law allows states to expand who can get health coverage through Medicaid, known as Medicaid expansion. Since 2014, 40 states and Washington, DC have expanded Medicaid.

Why is expanding Medicaid good for my community?

Research shows that expanding Medicaid coverage increases access to health care, improves health outcomes, creates jobs and strengthens the economy. It means that people with low incomes can work, earn more and keep themselves healthy. Expansion is also good for the state. Other states that have expanded Medicaid have increased state revenues, created jobs and saved state funding. It has also helped prevent rural hospitals from closing. Most people who qualify for Medicaid under these new rules are working adults in important service industries across the state. Keeping them healthy keeps them on the job.

Will North Carolinians who already have insurance benefit from expansion?

Everyone benefits when more people have access to affordable health care and can live healthier lives. Taxpayers will also benefit because federal funds will help the state cover more people, keep our health systems strong and reduce the cost of care.

Will expansion help improve access to mental health services or substance abuse treatment?

Yes. In states that have expanded Medicaid, suicide rates decreased and access to substance use disorder treatment increased. About two million North Carolinians will experience a mental illness and substance use disorder. In 2019, more than 55% of people who needed treatment did not receive it because of cost. Untreated mental illness can lead to homelessness, involvement in the justice system and trauma to children.

How can workers without health insurance benefit from these new rules from expanding access to Medicaid?

Many hard-working people can finally afford to take care of their health while providing for their families. Most of those who don't have insurance are working people with low incomes in important service industries and small businesses. By raising income limits so more people are eligible for Medicaid, more people can work without losing their healthcare coverage. Medicaid expansion also helps more people with disabilities enter the workforce because without it, many people with disabilities must live in poverty to maintain their Medicaid eligibility. Medicaid expansion can build a healthier workforce for businesses like child care, restaurants and the service industry by helping more employees have access to affordable health insurance.