

16.4 RELATIONSHIP BETWEEN COVERAGE GROUPS

All Medicaid coverage groups are assigned to one of two broad sections: Categorically Needy and Medically Needy.

Persons eligible under either section must be "associated" with a "category" of cash public assistance, either the former Aid to Families with Dependent Children (AFDC/U) Program or Supplemental Security Income (SSI). To be associated with **AFDC/U**, there must be a **dependent child**. To be associated with **SSI**, the individual must be **aged, blind or disabled**, according to SSA guidelines. Eligibility for coverage groups associated with AFDC/U is determined using the AFDC/U methodology in effect at the time the AFDC/U Program ended. Those associated with SSI use SSI methodology. There are no standard definitions of these methodologies. Instead, they may vary depending upon the coverage group.

Even though AFDC/U cash assistance ended in West Virginia in 1/97, Medicaid eligibility continues to be associated with AFDC/U, rather than with WV WORKS. See Section 15.1 for more specific information about the change in cash assistance programs. AFDC/U methodology is used in determining eligibility for all Medicaid coverage groups associated dependent children and/or families.

Receipt of WV WORKS cash assistance has no relationship to receipt of Medicaid.

CATEGORICALLY NEEDY MEDICAID recipients are those who:

- Receive AFDC Medicaid; or
- Receive SSI payments; or
- Are required by federal law to be treated as AFDC/U recipients, according to the guidelines of the former cash assistance program, for Medicaid purposes, or as SSI recipients; or
- Are pregnant women, children, aged, blind or disabled persons whose income eligibility is based on the Federal Poverty Level (FPL).

The federal government mandates states to cover some Categorically Needy coverage groups; other coverage groups are optional.

MEDICALLY NEEDY MEDICAID recipients are those who would be eligible for AFDC Medicaid or SSI except that their income and/or assets are too high. However, even though their resources are too high for AFDC Medicaid eligibility, they cannot afford to pay their medical bills. These people are allowed to spenddown their excess income to the Medically Needy Income Level (MNIL) by incurring medical expenses.