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Free Medicaid Guide Offers State-by-State Program Overview *View 2019 eligibility requirements and changes*

LOS ANGELES, Calif. – July 16, 2019 – Millions of Americans who have health insurance through Medicaid could see changes to their coverage if the Section 1115 Medicaid waivers currently pending or already approved go into effect, according to the Centers for Medicare and Medicaid Services and the Kaiser Family Foundation. To help Medicaid recipients understand these and other program changes, nonprofit [Transamerica Center for Health Studies®](#) (TCHS) has released its 2019 Medicaid Guides for all 50 states and the District of Columbia, available [here](#).

Medicaid is health insurance subject to federal standards but administered at the state government-level. States may determine their own covered populations and can obtain waivers to test and implement policies that differ from those set at the federal level, allowing for significant program variations state by state.

“One in five of some of America’s poorest and most vulnerable people receive coverage through Medicaid, but it’s not always easy for them to navigate eligibility requirements, benefit options and coverage,” said Hector De La Torre, executive director of Transamerica Center for Health Studies. “Our free guides are specific to each state, helping people estimate eligibility, costs, and understand their options.”

The TCHS guide is regularly updated to reflect current:

- eligibility requirements
- income guidelines
- coverage for different populations
- needed documentation and how to apply
- coverage for veterans and Medicare recipients
- out-of-pocket costs

The Medicaid program generally covers low-income children and their parents, and in 2014 was expanded to include childless low-income adults through the Affordable Care Act (ACA). There are 37 states that have adopted the Medicaid expansion as of February 2019, allowing slightly higher income levels to be eligible. There are 18 states that have or reviewing Section 1115 waivers to tailor the program to the specific state’s needs or desires.

These ongoing changes are reflected in each state-specific TCHS Medicaid guide.

More than 70 million Americans use Medicaid, and it is the single largest payer for mental health services, pregnancy-related services, the largest portion of federal money spent on healthcare for people living with HIV/AIDS (excluding prescription drug costs), and it is the principal source of long-term care coverage for Americans, among other safety net functions.

Children account for more than four in ten (43%) of all Medicaid enrollees, and the elderly and people with disabilities account for about one in four enrollees.

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ABOUT TRANSAMERICA CENTER FOR HEALTH STUDIES®

[Transamerica Center for Health Studies®](#) (TCHS) – a division of [Transamerica Institute®](#) (TI) – is focused on empowering consumers and employers to achieve the best value and protection from their health coverage, as well as the best outcomes in their personal health and wellness. TCHS engages with the American public through national surveys, its website, research findings and consumer guidance. TCHS also collaborates with healthcare experts and organizations that are equally focused on health coverage and personal health and wellness. TI is a nonprofit, private foundation funded by contributions from Transamerica Life Insurance Company and its affiliates, as well as unaffiliated third parties. None of the contributors are major medical insurers.