

MEDICAID ESSENTIALS PUBLIC OUTREACH PRESENTATION

Audience: Public The NC Medicaid Essentials Public Outreach Presentation communicates key information, steps to determine and confirm eligibility, answers to FAQs and resources to help North Carolinians navigate the expansion process.

- Straightforward and easy to understand for representatives who help guide individuals interested in learning more
- Styled similarly to the highly successful COVID 101 and COVID Essentials presentations in incorporating detailed notes and explanations for presenters to reference
- Shared with audiences with varying levels of knowledge to use and customize as needed
- A living document to be updated and refined as the campaign evolves and feedback is gathered
- Available in both English and Spanish as part of the state's ongoing efforts to increase accessibility to health information
- Interested speakers will be trained on the deck

NCMEDICAID
FOR MORE **PEOPLE**

More North Carolinians Can Get Covered Through Medicaid



NC DEPARTMENT OF
**HEALTH AND
HUMAN SERVICES**
Division of Health Benefits

Last Updated April 1, 2025



More North Carolinians can get health care coverage through Medicaid.

- North Carolina is providing health care coverage to more people through Medicaid.
- Medicaid now covers people ages 19 through 64 years with higher incomes.
- You may be able to get Medicaid even if you didn't qualify before.
- Medicaid pays for doctor visits, yearly check-ups, emergency care, mental health and more – at little or no cost to you.



Coverage through Medicaid lets you get the health care you need.

Medicaid covers most health services, including, but 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
- **prescription drug benefits** to pay for your medicines
- **behavioral health**
- **preventive** and wellness services
- **dental** and oral health services
- **medical-related devices** and other therapies

More on Medicaid-covered services can be found at [Medicaid.nc.gov](https://www.Medicaid.nc.gov)

More North Carolinians are now eligible.

People ages 19 through 64 years old with income up to **135% of the Federal Poverty Level**.

Family Size	2025 Monthly Income* (before taxes)
Single Adults	\$1,800 or less
Family of 2	\$2,433 or less
Family of 3	\$3,065 or less
Family of 4	\$3,698 or less
Family of 5	\$4,340 or less

**Income limits are effective until April 1, 2026.*

Include these people in your family size, even if they do not need Medicaid:

- You
- Your spouse
- Your children age 21 or younger, including stepchildren
- Any other person on the same federal income tax return

Exceptions:

- If you are age 21 or over, do not include your parents who live with you and file their own tax return
- Do not include other adult relatives who file their own tax return

If you were eligible for Medicaid before, you still are.

Children, pregnant women, older adults, people with blindness and with disabilities who meet the criteria below may be eligible for Medicaid.

Group	2025 Monthly Income* <i>(before taxes)</i>
Children	Family size of 1 - \$2,752 Family size of 2 - \$3,719 Family size of 3 - \$4,686
Pregnant Person	Family size of 1 - \$3,455 Family size of 2 - \$4,354 Family size of 3 - \$5,252
•Older Adults over 65 •People with blindness •People with disabilities *Asset limits also apply	Family size of 1 - \$1,305 Family size of 2 - \$1,763

Monthly income limits are based on family size.

If someone in your family is pregnant, do not include the unborn child for this chart.

**Income limits are effective until April 1, 2026.*

Are immigrants eligible for Medicaid?

Some non-U.S. citizens can get health coverage through Medicaid.

To be eligible you must be:

- A person living in North Carolina
- A non-citizen with qualified immigration status. Most people must wait five years. Qualified immigration status includes:
 - Lawful Permanent Residents (LPR/Green Card Holder)
 - Asylees
 - Refugees
 - Cuban/Haitian entrants
 - Paroled into U.S. for at least one year
 - Conditional entrant granted before 1980
 - Battered non-citizens, spouses, children or parents
 - Victims of trafficking and his or her spouse, child, sibling or parent or individuals with a pending victim of trafficking visa application
 - Granted withholding of deportation
 - Member of a federally recognized Indian tribe or American Indian born in Canada
 - Citizens of the Marshall Islands, Micronesia and Palau who are living in one of the U.S. states or territories (referred to as Compact of Free Association or COFA migrants)



Temporary Health Coverage for Emergency Conditions

Non-citizens without documents who do not qualify for full health coverage under Medicaid may be able to get temporary coverage for emergency conditions that need to be treated in an emergency room.

Visit **[Medicaid.nc.gov/expansion](https://www.Medicaid.nc.gov/expansion)** to access fact sheets with more information.

Access FAQs on immigration status and eligibility at **[Medicaid.nc.gov/immigration](https://www.Medicaid.nc.gov/immigration)**

How much does Medicaid cost me?

- 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 on some services.



What information do I need to apply?

It takes time to complete the application. Here is some of the information you will be asked to provide for each person applying:

- Full legal name
- Date of birth
- Social Security number (or immigration documents)
- North Carolina residency (mailing address)
- Income information (from paystubs, W-2 forms, tax returns or business records)
- Your signature (digital, voice or written depending on how you apply)

North Carolina uses external resources to verify the information you provide. If more information is needed, you will receive a letter in the mail from your local Department of Social Services (DSS).

Learn more at [Medicaid.nc.gov](https://www.Medicaid.nc.gov)

What documents can be used if DSS asks for more information?

North Carolina Residency	<ul style="list-style-type: none">• A photo ID with your NC address listed, or• A utility bill, or• A lease or mortgage agreement, or• Documentation of employment, or <p>If you do not have any documentation, you can check a box in ePASS labeled “NC Residency Declaration.”</p>
Income Information	<ul style="list-style-type: none">• If you’re Employed - pay stubs, employer verification or your most recent tax return to show proof of your income.• If you’re Self-Employed - your most recent tax return or copies of your business records. If you don’t have that, you can fill out a <u>Verification Form for Self-Employment Income and Expenses</u> form.
Date of Birth	<ul style="list-style-type: none">• A photo ID with your date of birth listed, or• Birth certificate.
Social Security Number	<ul style="list-style-type: none">• A copy of your Social Security card or proof you’ve applied for one, or• Another official document containing your name and SSN, or• A military ID card.
Citizenship	<ul style="list-style-type: none">• Birth Certificate, or• Passport.
Immigration Documents	<ul style="list-style-type: none">• A copy of your VISA/immigration card.

How to apply for Medicaid

People can enroll five ways



ePASS

HealthCare.gov

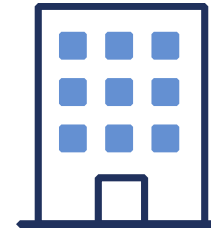
[ePASS.nc.gov](https://epass.nc.gov)

HealthCare.gov



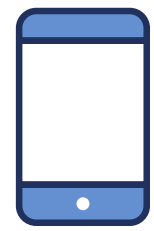
Paper application

medicaid.nc.gov/print-application



**In person at your
local DSS office**

ncdhhs.gov/localDSS



Call DSS office

ncdhhs.gov/localDSS

For help applying, visit NCNavigator.net or call 1-855-733-3711

After I apply, how long does it take to find out if I can be covered through Medicaid?

It can take up to 45 days after you apply. Incomplete applications may take longer.

You can help the process go faster by:

- **Applying online at ePASS or HealthCare.gov and providing all information requested.** If the application is incomplete, it may take longer to process. Your local Department of Social Services (DSS) will reach out to you if they do not have what is needed to complete your application, so be sure to respond to mail or phone calls.
- **Keeping your contact information up to date in ePASS, so you don't miss important information about your Medicaid benefits.**
 - **Sign up for an enhanced ePASS account.** An enhanced ePASS account allows you to keep your information updated without having to contact the local DSS office.

What happens once I'm approved?

- Most people who get health coverage through Medicaid are part of NC Medicaid Managed Care. This means you can choose the health plan that is best for you.
- All health plans offer the same base services. Some have extra services. Each has its own network of doctors and professionals.
- You can choose your health plan and your primary care doctor - your family doctor, clinic or health care provider - when you apply.
- You will receive a health plan ID card in the mail. It will come from the health plan that you selected during the application process. If you did not select a health plan, one will be assigned to you. You have 90 days to pick a new one. You will receive a packet from the NC Medicaid Enrollment Broker that tells you how to change plans.
- Your ID card also has the name of your primary care doctor. If you did not choose one when you applied, one will be assigned to you.

Visit [Medicaid.nc.gov](https://www.Medicaid.nc.gov) to learn more

What if I'm still not eligible?

- You can find out if you are eligible for Medicaid and apply through **ePASS** or **HealthCare.gov**.
- If you still are not eligible for health coverage through Medicaid, you may be able to get other health coverage options through the Affordable Care Act Marketplace at HealthCare.gov.
 - Many households that apply may be eligible for help to pay for their premiums.
- If you don't have health insurance, you can also get basic health care services at federally qualified health centers, rural health clinics and free and charitable clinics. Costs vary based on income. Learn more at www.ncdhhs.gov/divisions/office-rural-health/safety-net-resources.

Learn more at HealthCare.gov

NCMEDICAID FOR MORE PEOPLE

Health care is now within your reach.
Enroll at [Medicaid.nc.gov](https://www.Medicaid.nc.gov)

