

What Does Medicaid Cover and How Much Does it Cost in New York and New Jersey?

In any conversation about health care, Medicaid will undoubtedly come up. Medicaid is a program for people who are low-income or have a disability and, as a result, cannot afford to pay for adequate health services, like doctor appointments, ambulance rides, or emergency room visits.

In order to [qualify](#) for Medicaid, you must be a citizen of or documented immigrant to the United States, reside in the state in which you are applying for Medicaid coverage, and meet a certain threshold of income.

Medicaid's Coverage in New York and New Jersey

Medicaid [covers](#) regular doctor visits (like an annual exam), short-term hospital stays, and long-term care, including nursing homes and home health care. In New York City, if you are under 65 and meet income and other eligibility requirements, Medicaid will be free for you.

In New Jersey, there are several different [plans](#) under the Medicaid umbrella, all of which vary in what they cover. Some plans include services beyond the standard preventative care, including acupuncture, orthodonture, and smoking cessation.

The Costs of Medicaid

Medicaid is free or very low cost. However, you must make below a certain amount per year in order to qualify for coverage. For example, in New York, if you are an adult under 65, you must make [below](#) \$16,753 for a household of

one in order to qualify. In New Jersey, the [requirement](#) for a single adult under the age of 65 is \$1,387 per month; most of New Jersey's Medicaid options have no copay, and the highest copay is \$35.

Applying for Medicaid

There are many ways to apply for Medicaid. In some places, you can apply at a hospital or doctor's office. You can also enlist the help of a social services organization or reach out to the relevant government agency yourself. The application process can be complex and time-consuming, especially if you are already facing health issues. The best way to plan for Medicaid is to hire an experienced attorney who can assist you in compiling the requisite documents and getting your application in on time.

Hiring a Medicaid Planning Attorney

An experienced [Medicaid planning attorney in New York](#) can take the pressure off you during the Medicaid application process. Lissner & Lissner LLP is prepared to gather all of the required materials and submit a timely, compelling application to the state of New York or New Jersey on your behalf. As you get older, you will be faced with many important decisions about your health; trust Lissner & Lissner LLP with this one. Call [\(212\) 307-1499](tel:212-307-1499) or contact us to set up a consultation today.

The laws are changing learn more about the [NY Medicaid home care law changes](#).