

# **Medicaid and TennCare**

## **What is Medicaid?**

Medicaid is a health care program for poor people, children, the elderly, and disabled people. It is paid for by the federal and state government, but it is mostly run by the state. Since each state has its own Medicaid program, no two Medicaid programs are the same. Tennessee's Medicaid program is called TennCare.

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## **What is the difference between Medicare and Medicaid?**

Medicare is a federal medical benefits program paid for by the Social Security system. Medicare is primarily for the elderly but covers some disabled people. Medicare is not means-tested (meaning there are no income and asset requirements to qualify) and is available for all seniors, regardless of their income or assets. People on Medicare usually pay premiums and copays just like people on private insurance.

Medicaid is a public assistance program for poor adults and children. Medicaid is a means-tested program, meaning you must have low income and few assets to qualify.

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## **Who is eligible for TennCare?**

Anyone who qualifies for Supplemental Social Security Income (SSI) is automatically qualified for TennCare/Medicaid. People who are blind, disabled or 65 or older may qualify based on their disability, assets, and income.

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## **What assets are counted for TennCare?**

Assets, called resources, are either countable or non-countable. Countable assets are used to determine eligibility for TennCare and include assets that could be sold or converted to cash. Countable assets include bank accounts, stocks, Individual Retirement Accounts, deeds of trust, or real estate other than your home where you live. Non-countable assets are not counted when determining TennCare eligibility and include the home where you live, personal stuff (clothing, jewelry, and photographs), household furnishings, one car, some life insurance policies, some burial funds and cemetery plots, and some irrevocable trusts and purchases.

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## **What does TennCare cover?**

If you qualify, TennCare usually covers:

- Medicare Part B premiums, deductibles, and coinsurance;
  - Inpatient hospital services with limitations and deductibles;
  - Outpatient hospital and rural health clinic services;
  - Nursing home care;
  - Physician services;
  - Transportation;
  - Long-term care alternatives, such as personal care services;
  - X-ray and lab services;
  - Home health care services;
  - Clinic services;
  - Prescription drugs;
  - Medical supplies and equipment in limited situations;
  - Physical therapy; and
  - Emergency hospital services.
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## **What are Medicare Savings Programs?**

Medicaid sometimes helps pay for Medicare premiums, deductibles, and copays. These programs are called Medicare Savings Programs (MSPs). These programs are open to older adults and people with disabilities who have very low incomes. These programs include:

- *Qualified Medicare Beneficiaries (QMBs)* – TennCare pays Medicare Part A deductibles and coinsurance and Part B premiums, deductibles, and coinsurance. Elderly and disabled people who qualify for Medicare Part A and whose income is below the national poverty level and have very few assets are qualified.
  - *Specified Low-Income Medicare Beneficiaries (SLMBs)* – TennCare pays Medicare Part B premiums. Elderly and disabled people who qualify for Medicare Part A and whose income is less than 120% of the national poverty level and have very few assets are qualified.
  - *Qualifying Individuals (QIs)* – TennCare pays Medicare Part B premium. Elderly and disabled people who qualify for Medicare Part A and whose income is between 120% and 135% of the national poverty level and have very few assets are qualified.
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## How do I apply for TennCare?

You can apply at [www.healthcare.gov](http://www.healthcare.gov) or by calling (800) 318-2596. If you need help, you can visit a local Department of Human Services office, or call the Tennessee Justice Center at (615) 255-0331.

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