

Medicaid Eligibility – the “Medically Needy” category

The Medically Needy Medicaid eligibility option enables states to provide Medicaid coverage to individuals who meet the Categorically Needy eligibility requirements, but exceed the income standards. States can also use this option to extend children’s coverage up to age 21. **All states that offer medically needy programs must cover children under age 18 who, except for income, would otherwise be eligible for Medicaid coverage.**

All of the following states had a “medically-needy” category of Medicaid eligibility in place as of 2024. If you live in one of these states, and you do not meet the Medicaid income requirements, your child **still** qualifies for Medicaid if he/she is disabled and under the age of 18. Medicaid eligibility in such cases can be based on the **child’s** income – *not the family’s* – and thereby give the child access to Medicaid’s mandatory EPSDT benefits which include mental health treatment & behavioral support, such as "Intensive Behavioral Health Services" (IBHS) in Pennsylvania. Note that each State has its own "flavor" of Medicaid EPSDT.

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| Arkansas | Montana |
| California | Nebraska |
| Connecticut | New Hampshire |
| District of Columbia | New Jersey |
| Florida | New York |
| Georgia | North Carolina |
| Hawaii | North Dakota |
| Illinois | Pennsylvania |
| Iowa | Rhode Island |
| Kansas | Tennessee |
| Kentucky | Texas |
| Louisiana | Utah |
| Maine | Vermont |
| Maryland | Virginia |
| Massachusetts | Washington |
| Michigan | West Virginia |
| Minnesota | Wisconsin |

- **If states offer a medically needy program they **must** cover:**
 - Pregnant women
 - **Children under 18**
- **States have the option of covering:**
 - Children under 21
 - Parents and other caretaker relatives
 - Elderly individuals
 - Individuals with disabilities (**who are not children under 18**)

Since Medicaid eligibility varies by state, the groups and categories of people who qualify for Medicaid can change from time to time. To find out if your child qualifies for Medicaid, you should contact your State Medicaid Office for specific details about eligibility in your state. Be sure to ask if your state has adopted the “Medically Needy” category of eligibility like these states have.

Source: Kaiser Commission on Medicaid and the Uninsured, 2024.