

BENEFITS OF THE EMPLOYED INDIVIDUALS WITH DISABILITIES (EID) PROGRAM

EID provides **Medical Assistance (Medicaid)**, which covers many medical services, including several that most other health insurance doesn't cover. Other than the premium to enroll in EID, the only costs for covered services are small co-payments for prescriptions (\$1.05 for generic drugs; \$3.10 for name brand drugs). You pay nothing for any other covered services.

Covered services include:

Ambulance and wheelchair van services and emergency medical transportation
Ambulatory surgical center services
Clinic services
Diabetes care services (covered under HealthChoice)
Family planning services and supplies
Home health agency services
Hospice care
Hospital inpatient and outpatient services (acute, chronic, psychiatric, rehabilitation, specialty)
Kidney dialysis services
Laboratory and x-ray services
Medical day care services
Medical equipment and supplies
Medicare premiums, co-payments, and deductibles
Mental health treatment, case management, and rehabilitation services
Nurse anesthetist, nurse midwife, and nurse practitioner services
Nursing facility services (nursing homes)
Oxygen services and related respiratory equipment services
Personal care services
Pharmacy services (for beneficiaries not eligible for Medicare Part D) – **see http://www.providersynergies.com/services/documents/MDM_PDL.pdf for a list of covered drugs**
Physical therapy
Physician services (some dental surgery may be included)
Podiatry services
Statewide Evaluation and Planning Services (STEPS) through local health departments)
Substance abuse treatment services
Transportation services to Medicaid covered services (through local health departments)
Vision care services (eye examination every two years)

For people under age 21, Medical Assistance also covers:

Dental services and dentures (for beneficiaries under 21)
Early and Periodic Screening, Diagnosis and Treatment (EPSDT) Services (for beneficiaries under 21)
Eye glasses (for beneficiaries under 21)
Hearing aids (for beneficiaries under 21)
Private duty nursing (for beneficiaries under 21)
School-based health-related services (for beneficiaries under 21)

If You Have Medicare

If you receive Medicare, EID can save you money. You can keep Medicare and receive Medical Assistance through EID at the same time. **Medical Assistance eliminates almost all the premiums, deductibles and co-insurance you might otherwise have to pay for Medicare.**

Most Medicare recipients who don't receive Medical Assistance pay for some or all of the following costs related to Medicare:

For Medicare Part A (Hospital Insurance):

- Deductibles (\$1,024 for the first 60 days of hospitalization, \$256/day for days 61 - 90 and \$512/day for days 91 - 150)
- A few people also pay a monthly premium (\$233/month or \$423/month)

For Medicare Part B (Medical Insurance):

- Premium (\$96.40/month – usually deducted from SSDI check)
- Deductible (\$135/year)
- Co-insurance (20% - Medicare covers other 80%)

For Medicare Part D (Prescription Coverage):

- Premium (averages \$30.78/month)
- Deductible (\$275/year)
- Co-insurance (25% for costs from \$276 - \$2,510; 100% for costs from \$2,511 - \$5,726.25 (“donut hole”); 5% for costs over \$5,726.25)

If you receive both Medicare and Medical Assistance, you pay none of the above costs. This may save you at least \$1,000 per year, or many thousands. The only cost you would pay is a small co-payment for prescriptions (\$1.05 for generic drugs; \$3.10 for name brand drugs).

If You Have Private Insurance

You may keep private insurance and use Medical Assistance to supplement it. If your private insurance doesn't cover a particular service or item, just get a denial letter and submit the charge to Medical Assistance. If Medical Assistance covers the item, it will pay the cost, as long as the provider accepts Medical Assistance as payment.

Finding Medical Providers

EID gives you a choice of receiving your medical care through a managed care organization or through participating providers of your choice. Medical Assistance does not publish a list of providers who accept Medical Assistance outside of a managed care organization, but you can search for providers who participate in a Medical Assistance managed care organization at <http://dhmh3.dhmh.state.md.us/examples/providersearch.jsp>.