

应对支付不起医疗账单的重要途径

医疗补助项目

Medicaid

医保白卡简述

犹他科协金融知识讲座

犹他州保险理财规划服务师——迪云

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## 项目服务范围：

- 1，一般基础医疗保险包含的几乎全部项目，看病，住院，处方药等，
  - 2，还包含了另外付费购买的牙科包含了整形修复，配镜，等等项目，
  - 3，还包括的一般医疗保险不包含的——长期护理——Long Term Care ——LTC，这个是人寿保险的范畴。
  - 4，医疗保健项目
- 
- 这是美国政府为了让每个美国人都能看得起病，专门针对低收入贫困家庭基本上免费看病的计划，已经为7250万美国人提供了医疗保障，是美国最大的医疗保障来源。

<https://medicaid.utah.gov/>

## 项目扩展到65岁以下的成年人：

- 2019年12月23日，医疗保险和医疗补助服务中心（CMS）授权犹他州卫生部（UDOH）在该州实施全面医疗补助扩展。这项扩展将医疗补助资格扩大到犹他州的成年人，
- 他们的年收入高达联邦贫困水平的138%即：
- 联邦：个人12760美元，家庭4人26200美元，每加一口人加 \$4480；
- 犹他：个人17608美元，家庭4人36156美元，每加一口人加 \$6182, 3。
- 联邦政府承担了90%的费用，州政府则承担了剩下的10%这些服务。
  
- 据估计，多达12万犹他州成年人有资格参加这一扩展计划
- Quoted from <https://www.medicaid.gov/medicaid/eligibility/index.html>
- <https://medicaid.utah.gov/>

HHS POVERTY GUIDELINES FOR 2020

[美国联邦政府2020年贫困最高收入线标准](#)

The 2020 poverty guidelines are in effect as of January 15, 2020

The [Federal Register notice for the 2020 Poverty Guidelines](#) was published January 17, 2020.

2020 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA	
PERSONS IN FAMILY/HOUSEHOLD	POVERTY GUIDELINE
For families/households with more than 8 persons, add \$4,480 for each additional person.	
1	\$12,760
2	\$17,240
3	\$21,720
4	\$26,200
5	\$30,680
6	\$35,160
7	\$39,640
8	\$44,120
2020 POVERTY GUIDELINES FOR ALASKA	

，引自：[Quoted from : https://aspe.hhs.gov/poverty-guidelines](https://aspe.hhs.gov/poverty-guidelines)

## 犹他申请资格最高低收入线

MAXIMUM INCOME GUIDELINES		
FAMILY SIZE	PER MONTH	PER YEAR
1	\$1,467	\$17,608
2	\$1,982	\$23,791
3	\$2,497	\$29,973
4	\$3,013	\$36,156
5	\$3,528	\$42,338
6	\$4,043	\$48,520
7	\$4,558	\$54,703
8	\$5,073	\$60,885

上述可见每增加一口人，增加 \$6183 美金。

Quoted from : <https://medicaid.utah.gov>

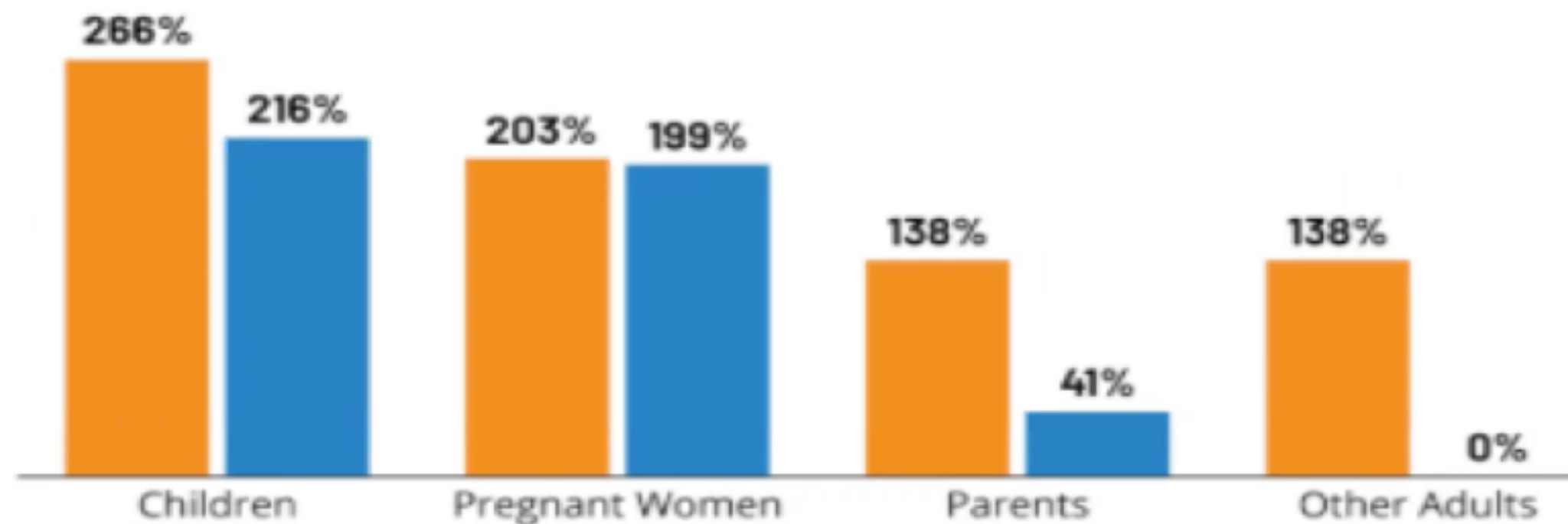
## 2020年1月医疗补助收入资格限制中位数



### Median Medicaid Income Eligibility Limits, as of January 2020



● Expansion States    ● Non-Expansion States



这是中位数，某些情况下可高达400%左右！ Quoted from : <https://medicaid.utah.gov>

# 这里有详细的财务资格要求法案

- 根据：平价的医疗法案
- 各州政府，有专门的部门审核申请人的资格。
- 犹他州：Utah Department of Health Medicaid 犹他健康医疗补助处与 Utah Department of workforce Services (DWS) 犹他劳工处。
- 基于个人或家庭的收入，负债，应纳税所得额和纳税申报等综合情况，确定医疗补助的财务资格。
  - 非财务要求：身份必须是公民，绿卡，或难民。
- <https://medicaid.utah.gov/>

## 申请：

- 先在网上申请
- 1, 犹他州劳工部 (DWS) 申请网站：
  - <https://jobs.utah.gov/mycase/>
- 2, 或从犹他州卫生部医疗补助处网站进入申请：
  - <https://medicaid.utah.gov/apply-medicaid/>
- 有关如何申请的问题，可以致电劳工服务部 (DWS)：
  - 盐湖县：(801) 526-0950
  - 或免费电话：1-866-435-7414。



劳工部 (DWS) 申请网站：<https://jobs.utah.gov/mycase/>



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Public Notice – Effective 04/23/2020, your SNAP (Supplemental Nutrition Assistance Program, formerly Food Stamps) benefits may be supplemented. [Click here](#) for details.

DWS is aware of the public's concerns with how Coronavirus may be impacting our services. For additional info please click [here](#).

Protecting your information is important to us here at DWS. Sometimes we'll ask you a few questions to make sure your case info stays safe and secure.

#### New to myCase?

If you don't have a case number, apply for benefits.

[Apply for benefits](#)

#### Already have a case number?

Login into your account via UtahID.

[Log into myCase](#)

#### 3rd Party / Authorized Rep?

If you have been given access to another person's case or wanting to become an authorized rep.

[3rd party login](#)

#### Common Answers

[How do I reset/change my UtahID?](#)

[How do I change the email used to log into myCase?](#)

[Do I log into myCase with the same ID/password information that I use when I log in for Unemployment or to search for employment?](#)

[I receive an error that my email is already in use?](#)

Our site is best viewed on desktop browsers. Some features may not be available on mobile devices.

犹他卫生部医疗补助申请官网

<https://medicaid.utah.gov/apply-medicaid/>

点击红色字：Apply Online

即可跳转到犹他劳工部的救助申请官网

<https://jobs.utah.gov/mycase/#>

犹他卫生部医疗补助计划免费中文  
语言援助服务电话：

1-866-608-9422



You may apply in person, by mail, or online. When we receive your application, the Department of Workforce Services (DWS) will contact you by mail or phone. DWS may need more information to determine if you are eligible for a medical program. DWS will also tell you what proofs you need to provide, like a birth certificate.

### How to Apply for Medical Benefits

- **Apply Online**

Note: If you apply online, you do not need to complete a paper application.

- **By Mail**

1. Download a Medical Application.
2. Mail completed application to:  
Department of Workforce Services  
PO Box 143245  
Salt Lake City, UT 84114-3245

- **By Fax**

1. Download a Medical Application.
2. Fax completed application to:  
Department of Workforce Services  
Fax: 801-526-9505  
Toll-free Fax: 1-888-522-9505

- **In Person**

## 关于申请的几个重要说明

- 1, 先提供你的基本个人信息提供要求的全面信息资料。
- 2, 这里指出, 有经济困难申请这些福利不会影响你绿卡身份!  
因为, 移民身份是个人隐私信息,
- Using SNAP, Medical and Financial benefits will not affect your immigration status or the immigration status of your family.  
Immigration information is private and confidential.
- Use of Medicaid benefits by you or your family members should not affect your ability to apply for permanent resident status.

Using SNAP (Supplemental Nutrition Assistance Program) , Medical and Financial benefits will not affect your immigration status or the immigration status of your family. Immigration information is private and confidential.

Use of Medicaid benefits by you or your family members should not affect your ability to apply for permanent resident status.

Quoted from : <https://jobs.utah.gov/mycase/#>

**SNAP, Financial and Medicaid Information for Immigrants:**

- You can apply for and receive SNAP, Financial and Medicaid benefits for eligible family members, even if your family includes other members who are not eligible because of immigration status. For example, immigrant parents may apply for SNAP benefits for their U.S. citizen or qualified immigrant children, even though the parents may not be eligible for benefits.
- You do not have to provide immigration status information, Social Security numbers, or documents for any family members who are not eligible for SNAP benefits because of immigrant status and who are not asking for SNAP benefits. Family members who are not eligible for SNAP, Financial or Medicaid benefits will still need to answer other questions about their name, relationship, income, assets, etc.
- Using SNAP, Medical and Financial benefits will not affect your immigration status or the immigration status of your family. Immigration information is private and confidential.
- Use of Medicaid benefits by you or your family members should not affect your ability to apply for permanent resident status.

### 3, 以下情况可以申请快速援助：

- 1) 你的家庭每月总收入和流动性资源的总和低于家庭的水电费和租金或抵押贷款。
- 2) 你家里有人是流动的季节性农场工人。
- 3) 你的家庭每月总收入不到150美元，流动资产（如现金、储蓄和支票账户）不超过100美元。

**If you are applying for Food Stamps, you may be entitled to expedited assistance if;**

- Your household's combined monthly gross income and liquid resources are less than the household's utilities and rent or mortgage.
- Someone in your household is a migrant and seasonal farm worker.
- Your household has less than \$150 in monthly gross income and your liquid resources (such as cash, savings and checking accounts) are no more than \$100.

- 4, 申请福利的人提供的社会保险号码和所有其他信息将由联邦、州和地方机构进行核实。
  - Quoted from : <https://jobs.utah.gov/mycase/#>
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## 生效与终止：

- 1, 生效：申请之日或申请月份的第一天生效
- 2, 追溯：如在申请前三个月内有资格，可追溯报销3个月费用。
- 3, 终止——不再符合资格要求的月的月底终止计划。

# 医疗贫困救助计划

- 各州有资收入高于救助标准，但无法支付重大疾病医疗费用的个人也可申请这个医疗补助计划。
- 例如，某对夫妇，丈夫突然中风瘫痪，住进危机护理院，然而，他的Medicare 及所有一般医疗保险，我前面讲了，都是不包括长期护理的，长期护理属于人寿保险的范畴\*。他除了社安退休金及Medicare 没有其他收入来源，两个人的收入虽然高于犹他州的贫困线标准，达到4-5千美金/月。丈夫退休前虽然是房地产商，但是，他将所有的房子都给了他的五个儿女，自己与妻子住在还在付房贷的公寓里，没有做任何资产规划，面对七千多一个月的长期护理费用，仅存的一点银行的钱也远远不够。为此，他们向政府递交了医疗补助计划的申请。帮他们家渡过了难关。当然，政府既然帮你支付了所有费用，你也要付出相应的代价，他的唯一的收入——退休金全部交由政府管理，并且，不能接受任何人包括他妻子，儿女们送的任何礼品。这只是其中一个例子，当然，不同情况，要求也是不一样的。大家最好权衡利弊，提前做好退休规划，使自己有个幸福的晚年！

# 总结

- 美国政府在——Keeping American Health 保障美国人健康的原则
- 下，设立了针对不同人群的不同医疗保险：
- 1，各种医疗保险，红，蓝，白卡，奥巴马医疗保险计划等等是对不同收入65岁以下人群的医疗保险：
- 2，Medicare 65岁以上退休老人。
- 3，为经济困难群体提供食物营养救助SNAP及免费医疗保障 Medicaid等等
- 保证每个人都有保障正常生活的营养食物及医疗保障。



## 上述👉视频重要⚠️补充说明：

- 原则上，白卡是福利救助保险，没有或困难可以自己解决的朋友，尽量不要申请白卡，这里有很多限制的，尤其不要为了符合条件，刻意做一些动作，如将房子资产放在不可撤销的信托里，等等，那样，后患无穷，要非常谨慎，出来混总是要还的！还有就是对正在做移民身份转移，即更换绿卡，申请公民等等阶段的朋友们，也最好不要申请白卡。那么经济上拘谨怎么办，建议申请：奥巴马医疗保险——Obamacare。这个比白卡贵一点，但是，没有那么多麻烦。等到你真的遇到不可逾越的医疗账单问题时，再申请医疗困难救助白卡补助，也是可以申请到的，由此，规避一些不必要的风险。总之，我们要找专业负责人的理财保险经纪人咨询，确定你家的解决方案。