Make Medicaid Work Harder for You

Texas Medicaid and CHIP can do more than pay the doctor. Used well, they help keep your family healthy, working, and moving forward.

Health is part of getting ahead. Checkups catch problems early. Kids who can see the dentist and get glasses are ready to learn. Fewer surprise bills and fewer missed shifts mean more room in your budget. If anyone in your home has Medicaid or CHIP, there's likely more value in it than you're using.

Who can get it in Texas

Texas Medicaid mainly covers:

- Children, through Medicaid or CHIP. Kids can often qualify even when their parents don't.
- Pregnant women, through pregnancy and for 12 months after the baby is born.
- People with disabilities and adults 65+. If you get SSI, you get Medicaid.
- Parents and caretakers with very low income.

Texas did not expand Medicaid, so most adults 19 to 64 who aren't pregnant, disabled, or raising kids on a very low income won't qualify. Don't guess for your kids, though. Apply.

Apply at YourTexasBenefits.com or in the Your Texas Benefits app. Coverage needs to be renewed, so watch your mail and the app.

https://www.yourtexasbenefits.com/

Not covered? You still have options

Healthy Texas Women offers free well-woman exams, birth control, and some health screenings for women ages 15 to 44 with lower incomes. Community clinics often charge based on what you earn (a sliding fee scale). Ask your county about its indigent health care program. Check HealthCare.gov for current Marketplace enrollment periods and available financial help. Compare plans carefully, and get free help from a certified navigator before you choose.

https://www.healthcare.gov/

Eligibility and program rules can change. Ask Texas Health and Human Services which rules apply to your household rather than assuming a news headline changes your coverage.

Seven ways to get ahead with Medicaid

1. Choose your health plan and doctor on purpose

Most Texas Medicaid members get care through a health plan. In many areas you can choose your plan, and you can pick a primary care doctor close to home, work, or school. A doctor who knows your family is the start of good care.

> **In the BBTX app: Medical clinics**
>
> Browse Medical to find clinics near you, and save the one you choose so the address and phone number are always handy.

2. Use the extras your plan offers

Health plans offer value-added services: extras at no cost to you. Depending on your plan and area, these can include gift cards for checkups, free sports or school physicals, extra rides, adult dental help, or even GED programs. They're different for every plan and change each year, so check your member handbook or call member services and ask.

> **In the BBTX app: Your favorites**
>
> Save your plan's member services number in your favorites list alongside your doctor.

3. Get a free ride to your appointments

No car? Medicaid can cover rides to covered appointments and the pharmacy. Call your health plan (the number is on your card) to set one up, and call a few days ahead when you can. Getting to the appointment is half the battle.

> **In the BBTX app: Medical Financial Assistance**
>
> If transportation is a bigger barrier, ask your plan about extra rides, and check Medical → Financial Assistance for help with other health costs.

4. Stay ahead with checkups

Children and young adults on Medicaid, from birth through age 20, get free checkups and dental care through Texas Health Steps. Regular visits catch problems early, keep shots current, and cover the physicals kids need for school and sports. Many plans also have a 24/7 nurse line, so you can call before heading to the ER for something that isn't an emergency.

> **In the BBTX app: Dental and Vision**
>
> Find care in Medical → Dental and Medical → Vision, and pair checkups with the school counselor in School Districts.

5. Take care of your mind, too

Stress, worry, and grief make everything harder: work, parenting, sleep. Medicaid covers behavioral health care, like counseling. Taking care of your mind isn't a luxury. It's part of getting back on your feet.

> **In the BBTX app: Behavioral Health**
>
> Look in Medical → Behavioral Health for counseling near you. If you're in crisis, call or text 988 any time.

6. Keep your coverage active

Many people lose coverage over paperwork, not because they stopped qualifying. Keep your address and phone number current in Your Texas Benefits, open every letter, and send renewal forms on time. If your income goes up, your kids may move from Medicaid to CHIP. Make sure they stay covered.

> **In the BBTX app: Legal Support**
>
> If coverage is denied or ends and you think it's wrong, look in Misc → Legal Support for free help. Your notice lists the deadline to ask for a fair hearing.

7. Plan the step up

Getting ahead often means a raise or a new job, and that can change what you qualify for. Before you accept, ask your caseworker how the new income affects your benefits. Then ask the employer about health insurance and when you can enroll, so there's no gap in coverage.

> **In the BBTX app: Employment and Finances**
>
> Use Employment → Job Readiness to build skills, and Finances → Finance Counseling to plan for the change.

What you can say

- "What value-added services do I have this year, and how do I get them?"
- "Can you schedule a ride to my appointment on [date]?"
- "My child is due for a Texas Health Steps checkup. Can we book it?"

Words you might hear

- CHIP: Low-cost coverage for kids whose family earns too much for Medicaid.
- Health plan (STAR): The company that manages your Medicaid care.
- Value-added services: Free extras your health plan offers on top of Medicaid.
- Texas Health Steps: Free checkups and dental care for members through age 20.

This week: your next steps

- [ ] Write down your health plan and doctor.
- [ ] Write your renewal date on your calendar.
- [ ] Call member services and ask what extras your plan offers this year.
- [ ] Book any checkup, dental, or eye visit your family is due for.
- [ ] Save one clinic and one counseling option in the BBTX app.

Keep BBTX in your pocket

Search by your location or a simple word. Save what works to your favorites. Listen to guides in the mobile app. Report a wrong number or old hours so the next person gets better info.

If it can't wait

911 for an emergency. 988 call or text for a mental health crisis (veterans, press 1). 1-800-799-7233 National Domestic Violence Hotline. Looking for local help? Open the BBTX app first, then call 2-1-1.

Information and useful links

Rules, programs, eligibility, enrollment periods, and available benefits can change. Confirm current details with Texas Health and Human Services, HealthCare.gov, or the provider before you act.

https://www.hhs.texas.gov/services/health/medicaid-chip

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