

## ENROLLMENT

There are several ways to enroll in the Maryland Medical Assistance Program, depending on the circumstances of the individual needing coverage. One group of enrollees are automatically eligible for coverage. These are persons who are receiving cash assistance through either the Temporary Cash Assistance Program (TCA) or those receiving Supplemental Security Income (SSI) benefits. Eligibility for TCA is established through the State's local departments of social services and eligibility for SSI is established through the federal Social Security Administration. As a result of Welfare Reform in 1997, there have been decreases in the number of people eligible through TCA cash assistance. The State has undertaken efforts to assure that those losing cash assistance are evaluated to determine whether they are still eligible for Medical Assistance.

A second major group of Medical Assistance recipients are persons whose income and resources are too high to receive cash assistance but not high enough to meet the cost of necessary health care. Medical Assistance eligibility for the Medically Needy is determined by local departments of social services according to certain income standards, resource limits, and other eligibility requirements. Considerations include family size, available resources, and net income after certain deductions and exclusions.

For both the TCA and SSI categorically eligible persons and for TCA and SSI-related medically needy recipients, federal matching funds are available for medical services provided. In addition, federal matching funds are available for services provided to certain other groups of individuals, either identified by the federal government as having incomes below specified levels, or eligible for special Medicaid-related programs approved by the federal government. In recent years the number of persons eligible through federal Medicaid expansions has increased to include additional Medicare beneficiaries for specific coverage options (QMB, SLMB); and, additional women and children whose income is under specified federal poverty limits (SOBRA, MCHP). A more comprehensive discussion of Medicaid coverage groups is contained in the Glossary of Eligibility Terms.

During fiscal year 2001 the Medical Assistance Program's average monthly enrollment (including MCHP) was 590,253, 11.1% of the State's estimated population. [Chart 1](#) displays the average enrollment rate for each jurisdiction in the State for Medicaid, MCHP and MPAP. Overall enrollment rates ranged from 4.5% in Howard County to 29.7% in Baltimore City. [Chart 2](#) shows the trends in yearly average enrollment since the Medicaid Program began, excluding Pharmacy Assistance eligibles. Medicaid enrollment generally varies in response to economic factors and changes in eligibility criteria. Eligibility for Medical Assistance is jointly decided by federal mandates and criteria set by the State. Since the implementation of the Maryland Childrens Health Program (MCHP) in July 1998, there has been a dramatic increase in the number of children enrolled, both in traditional Medicaid and in MCHP. [Chart 3](#) shows the decreasing enrollment in TCA as a result of federal Welfare reform, and the increasing enrollment in SOBRA and MCHP.