OAP Medical Assistance Flow Chart

START HERE

Client qualifies for an OAP Financial Payment

Non-Citizen with less than 5 years LPR? For US Citizens, navigate to the left

Yes

OAP-HCP A if age 65+
OAP-HCP B if age 60-64

No

OAP-HCP A if age 60-64

Over the resource limit for Medicaid due to Life Insurance or Burial assets?

Yes

Disabled?

Yes

OAP A Med if age 65+
OAP B Med if age 60-64

No

Does client have Medicare?

Yes

Age 60-64?

Yes

OAP-HCP A if age 65+
OAP-HCP B if age 60-64

No

Magi Adult or other Magi Program

Yes

Does client have Medicare?

No

Age 60-64?

Yes

OAP-HCP A if age 65+
OAP-HCP B if age 60-64

No

QMB Medical Coverage

Disabled = Client has SSI, SSDI, is age 65 or more, has Medicare or has been determined disabled by the State Disability Contractor (ARBOR)

QMB Medical Coverage

Over the resource limit for Medicaid due to Life Insurance or Burial assets?

Yes

OAP-HCP A if age 65+
OAP-HCP B if age 60-64

No

Disability?

Yes

OAP A Med if age 65+
OAP B Med if age 60-64

No

Does client have Medicare?

Yes

Age 60-64?

Yes

OAP-HCP A if age 65+
OAP-HCP B if age 60-64

No

Magi Adult or other Magi Program

Yes

Does client have Medicare?

No

Age 60-64?

Yes

OAP-HCP A if age 65+
OAP-HCP B if age 60-64

No

QMB Medical Coverage

Disabled = Client has SSI, SSDI, is age 65 or more, has Medicare or has been determined disabled by the State Disability Contractor (ARBOR)