# What Does Medicaid Cover And Is It Enough?

Health insurance can be a costly investment, and if you are already on a tight budget deciding whether the cost is essential can be difficult.  If you qualify for Medicaid, can it give you the necessary coverage to keep you and your family protected?  This article will give you all the information you need to understand if you qualify for Medicaid, what it covers, and whether you will need additional coverage.

### What Does Medicaid Cover?

Medicaid is a broad, government health insurance plan that covers basic healthcare needs such as doctors' visits, hospital stays, and emergency care.

### Do I Qualify?

There are a number of circumstances that may qualify you or your family for Medicaid.  In general, those who are over 65 and under 18, and have limited financial resources, usually qualify.  Also, if you are pregnant and have a limited income you and your baby may qualify.  Medicaid is also a viable option for those who are disabled.  In all cases, you must be a U.S. citizen to qualify for Medicaid.

### Do I Need More Coverage And Can I Afford It?

While Medicaid can give you the basic protection you'll need for you and your family, there are a great number of critical types of healthcare services and products it does not cover.  If you were to need, for example, a prescription drug that is costly or a type of medical procedure that isn't included, the out-of-pocket costs could be well beyond what you could afford.  Providing healthcare for yourself or your family should never leave you with the difficult option of selling your home or going into debt.  There are very affordable insurance plans that can protect your family from this kind of predicament.

Contacting an insurance professional can give you an idea of the options that are available to you given your budget, and help you choose the plan that is right for you.