



Florida Medicaid Applicants: Know Your Rights During Covid-19 Emergency

April 2, 2020

Q: I was working but I just lost my job. Am I eligible for Medicaid? How do I apply and how long before I can get covered?

A: You may be eligible depending on your household income if you have minor children, are 19 or 20, or are pregnant or disabled. You can apply online at: <https://www.myflorida.com/accessflorida/> or by calling 866-762-2237. Once you have completed the paperwork, Florida's Department of Children and Families (DCF) has 45 days to issue a decision (or 90 days if you apply on the basis of disability), and you will be covered from the first day of the month of your application.

Q: What if I don't have children but I lost my job, am over the age of 20, am not pregnant, and have no income or insurance.

A: You are in Florida's "coverage gap" because Florida is one of 14 states that has not expanded Medicaid. You can go to this [website](#) which includes a short video explaining the coverage gap; and you can contact Florida Health Justice Project about your situation [here](#). Also, [see here for information](#) about where the uninsured can get testing and treatment for COVID 19.

Q: I was laid off and applied for Medicaid on March 15. My children already receive Medicaid. I reported on my application that I lost my job and now the Department of Children and Families (DCF) is requesting a Loss of Income form. Since I can't leave my home, I'm having difficulty with completing and returning it. How many days do I have to return the form and will I have Medicaid coverage if I don't turn it in?

A: Normally DCF requires that you return requested paperwork within 60 days. During the emergency DCF has extended that time period to 120 days. You will not have coverage unless and until you return the requested paperwork within 120 days and the application is approved. Once approved, the coverage will extend back to the date of your application.

Q: What should I do if my application is denied?

A: You can file a request for a fair hearing to the Department of Children and Families within 90 days of the notice of denial by submitting an appeal electronically [here](#), calling 850-488-1429, or emailing: HQW.IG.Appeal.Hearings@myflfamilies.com.

Q: How long will it be before I can get a hearing decision?

A: The hearing decision is due within 90 days of the date of your hearing request.

Visit our [website](#) for more information and resources related to Florida's health justice challenges during the Covid-19 emergency.