



# How to Access Free or Low Cost Medical Care

If you have an open [Social Security Disability](#) claim or want to file for disability, in order to prevail on your claim, there must be medical evidence demonstrating that your impairments are severe. This can be problematic for claimants who lack access to medical care. The main barrier to accessing medical treatment is usually cost and money. Some are lucky enough to be eligible for employer sponsored health insurance through their spouse. But many others are not. There are other alternative means of receiving treatment.



## First, Try Medicaid

You should first look into eliibility for health coverage through Medicaid, which is government-sponsored healthcare coverage for low-income Americans. Medicaid is a means-tested program only available to those who lack economic resources. In 2010, Congress passed the Patient Protection and Affordable Care Act, which expanded eligibility for Medicaid to those Americans within 133 percent of the poverty line. Unfortunately for those in dire need of medical care, the U.S. Supreme Court overturned this provision of the Act, and made the Medicaid expansion optional for each State, with many opting out. Its important you contact your local Medicaid office to see if you qualify.

## Second, Try Other Federal & State Programs

If you are not eligible for Medicaid, you may still be able to receive subsidies from the government to purchase private medical insurance through the Affordable Care Act. This will depend on your income and family size, and the coverage available in your state. To find out if you qualify for subsidized health insurance coverage, visit [healthcare.gov](https://healthcare.gov).

### **Lastly, Free and Low Cost Clinics Exist Nationwide**

There are many who will find themselves unable to afford even subsidized health insurance, but who have too many assets to qualify for Medicaid. For these individuals, it is still important to seek out whatever [medical care](#) is available. There are clinics all over the country that offer free or reduced cost medical care. Here in San Antonio, Texas, there is a program called CareLink that can help provide medical treatment for those claimants that are eligible.