

# Medicaid Copays - Know Your Rights

**You have the right to receive care and medicine even if you can't pay the copay.**

A health insurance **copay** (or copayment) is a set amount you pay for a doctor visit or prescription.

If you need to see a doctor or get medicine but can't pay the money you're supposed to, that's okay. In North Carolina, there are rules about how much money you have to pay when you visit the doctor or get medicine.

Copays for some Medicaid services in North Carolina are \$4.

**Here's the important part: Even if you can't pay that \$4 right away, the doctor or the pharmacy still has to help you. They can't say no just because you don't have the money right then.**

If you're confused or want to know more about how this works, call the N.C. Medicaid Ombudsman. You can reach them at 877-201-3750 from 8 a.m. to 5 p.m. Monday through Friday or visit their website at [ncmedicaidombudsman.org](http://ncmedicaidombudsman.org). You can also call the NC Medicaid Contact Center (888-245-0179) or your Health Plan's Member Services line. There are people who can help you figure it out.

**Something good to know:** Some people don't have to pay a copay at all! If you're pregnant, or you need birth control, or if you're getting treatment for breast cancer or are under 21, you do not have any copays for services. There are lots of special cases where you don't have to pay.

**There are NO Medicaid copays for the following people or services:**

- Pregnant people and all services related to pregnancy, childbirth, and postpartum care - to include prenatal care
- Family Planning Services - including birth control
- Breast cancer patients who are in the North Carolina Breast and Cervical Cancer Control Program (NC BCCCP)
- People receiving hospice care
- Behavioral health services
- Intellectual/developmental disability (I/DD) services
- People under the age of 21
- Children in foster care
- Federally recognized tribal members or members receiving services through the Indian Health Service (IHS)
- People living in an institution who are receiving coverage for the cost of care
- Members enrolled in NC Innovations and NC TBI waiver programs
- Members enrolled in Community Alternatives Programs for Children (CAP/C) and Disabled Adults (CAP/DA)
- Members enrolled in Long-Term Support Services (LTSS)
- Services covered by Medicare and Medicaid



**FREE help is available.  
NCMedHelp.org**

NCMedHelp is a collaboration of:  
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Has a doctor or pharmacy refused to provide service or fill prescriptions because you could not pay the Medicaid copay? Free help is available across North Carolina. Request legal assistance and learn about your rights as an NC Medicaid member by contacting one of these nonprofit organizations:



Statewide, except for people living in Mecklenburg County.  
Legal Aid of North Carolina • 866-219-5262



**charlotte** center  
for **legal advocacy**

justice lives here.

For people living in Mecklenburg County.  
Charlotte Center for Legal Advocacy  
English: 800-438-1254 • Spanish: 800-247-1931



For people living in Western North Carolina.  
Pisgah Legal Services • 800-489-6144

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The Charlotte Center for Legal Advocacy, Pisgah Legal Services, and Legal Aid of North Carolina.  
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