



## Medicare



# medicare and medicaid

There are 4 different parts of Medicare coverage:

- **Part A** (hospital insurance) helps cover:
  - inpatient (hospital) care
  - skilled nursing facility care (nursing homes)
  - hospice care
  - home health care.

There is no monthly premium for part A coverage if you or your partner paid Medicare taxes while working.

- **Part B** (medical insurance) helps cover:
  - services from doctors and other health care providers
  - outpatient care
  - durable medical equipment

— some preventive services.

You will likely need to pay monthly premiums. You may want to get coverage that fills in gaps in original Medicare coverage. You can buy a Medigap supplement insurance policy from a private company.

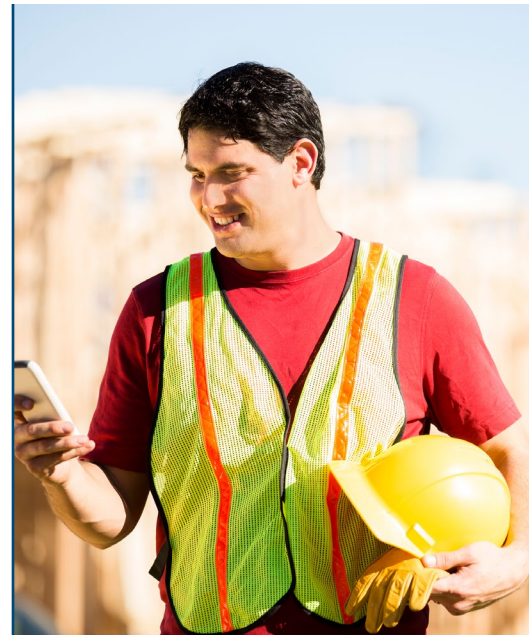
- **Part C** (Medicare advantage):
  - all benefits and services under Parts A and B
  - usually includes Medicare Prescription drug coverage (Part D) as part of the plan
  - run by Medicare-approved private insurance companies
  - may include extra benefits and services at an added cost

Medicare is a federal program designed to provide health insurance coverage if you are 65 or older or if you have a severe disability, no matter your income.

Medicaid is a joint state and federal program that provides health insurance coverage if you have low income. Medicaid may cover services not normally covered by Medicare (such as long-term services). Each state has different rules about who qualifies.

- **Part D** (Medicare prescription drug coverage):
  - helps cover the cost of prescription drugs
  - run by Medicare-approved private insurance companies
  - may help lower your prescription medicine costs and help protect against higher costs in the future.

If you have limited income, you may qualify for help paying for your health care and prescription medicine costs. Visit [medicare.gov](http://medicare.gov) for more details.



## Medicaid

If you qualify for Medicaid, you automatically qualify for extra help paying your Medicare prescription medicine coverage (Part D). You may be eligible for Medicaid if you have limited income and are any of these:

- a child under age 19
- pregnant
- living with a disability
- a parent or adult caring for a child
- an adult without dependent child (in some states)
- an eligible immigrant.

If you are eligible and enroll in Medicaid, you can get health care benefits, such as:

- doctor appointments
- hospital stays
- long-term services and supports
- preventive care (such as immunizations or mammograms)
- prenatal and maternity care
- mental health care
- necessary medicines.

If you need health insurance coverage, apply for Medicaid. Visit [medicaid.gov](http://medicaid.gov). Call your local State Medical Assistance (Medicaid) office for more details.

## Dual Eligibility

Some people are eligible for both Medicare and Medicaid. This is called dual eligibility.

If you have Medicare and full Medicaid coverage, most of your health care costs are likely covered, including Part D prescription medicines.

Visit [medicaid.gov](http://medicaid.gov) and type “dual eligibility” into the search box for more information.

