

# Medicare and Medicaid

## What is Medicaid?

**Medicaid is a federal and state program that provides health coverage for certain people with limited income and assets.** Each state runs different Medicaid-funded programs for different groups of people, including:

- Older adults
- People with disabilities
- Children
- Pregnant people
- Parents and/or caretakers of children

All states also have Medicaid programs for people with limited incomes and assets who need **nursing home care, long-term care services, and home health care services.** Some states also have programs for individual adults who don't fit any of these categories.

Each state uses financial eligibility guidelines to determine whether you are eligible for Medicaid coverage. Generally, your income and assets must be below a certain amount to qualify, but this amount varies from state to state and from program to program. You are eligible for Medicaid if you fall into an eligible group and meet that group's financial eligibility requirements.

**If you are eligible for both Medicare and Medicaid, you are considered “dually eligible,” and you can enroll in both.** Medicaid can cover services that Medicare does not, like long-term care. It can also pick up Medicare's out-of-pocket costs (deductibles, coinsurances, copayments).

Some states offer a Medicaid spend-down program or medically needy program for individuals with incomes over their state's eligibility requirements. A spend-down program allows you to deduct your medical expenses from your income so that you can qualify for Medicaid. Contact your local Medicaid office or your State Health Insurance Assistance Program (SHIP) to learn if a spend down is available in your state.

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## How does Medicare work with Medicaid?

**All states offer a variety of Medicaid programs, with eligibility and coverage specifics varying by state.** If you qualify for a Medicaid program, it may help pay for costs and services that Medicare does not cover. Here are a few examples of how Medicaid can work with Medicare:

- **Medicaid can provide secondary insurance:** For services covered by Medicare and Medicaid, Medicare is the primary payer. Medicaid is the payer of last resort, meaning it always pays last. When you visit a provider or facility that takes both forms of insurance, Medicare will pay first, and Medicaid may cover your Medicare cost sharing.
- **Medicaid can provide premium assistance:** In many cases, if you have Medicare and Medicaid, you will automatically be enrolled in a Medicare Savings Program (MSP). In other cases, if you are not automatically enrolled in the MSP, you may still qualify for one. MSPs pay your Medicare Part B premium and may offer additional assistance.
- **Medicaid can provide additional cost-sharing assistance:** Depending on your income, you may also qualify for the Qualified Medicare Beneficiary (QMB) MSP. If you are enrolled in QMB, you do not pay Medicare cost-sharing, which includes deductibles, coinsurances, and copays.
- **If you are eligible for Medicaid, you are eligible for prescription drug assistance:** Dually eligible individuals are automatically enrolled in the Extra Help program to help with their prescription drug costs.
- **Medicaid can offer care coordination:** Some states require certain Medicaid beneficiaries to enroll in Medicaid private health plans, also known as Medicaid Managed Care (MMC) plans. These plans may offer optional enrollment into a Medicare Advantage Plan designed to better coordinate Medicare and Medicaid benefits. Note: You cannot be required to enroll in a Medicare Advantage Plan.

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## How can I apply for Medicaid?

**Contact your local Medicaid office** to ask how you need to submit your application. Note that your Medicaid office may be called the Department of Health, the Department of Social Services, the Department of Social Services, or by another name. Find out what documents and forms of identification you may need in order to apply.

Note that Medicaid coverage is available, regardless of citizenship status, if you are pregnant or require treatment for an emergency medical condition. A doctor must certify that you are pregnant or had an emergency.

## Who should I call if I have questions?

**Contact your State Health Insurance Assistance Program (SHIP)** if you have questions about Medicare enrollment, costs, or coverage, or if you would like help applying for the Medicare Savings Program. SHIPs can help you explain how Medicare and Medicaid work together in your state.

**Contact your Senior Medicare Patrol (SMP)** if you believe you have experienced Medicare or Medicaid fraud, abuse, or errors.

| Local SHIP contact information  | Local SMP contact information  |
|---|--|
| <b>SHIP toll-free:</b>  | <b>SMP toll-free:</b>  |
| <b>SHIP email:</b>  | <b>SMP email:</b>  |
| <b>SHIP website:</b>  | <b>SMP website:</b>  |
| <b>To find a SHIP in another state:</b><br>Call 877-839-2675 or visit <a href="http://www.shiptacenter.org">www.shiptacenter.org</a> .  | <b>To find an SMP in another state:</b><br>Call 877-808-2468 or visit <a href="http://www.smpresource.org">www.smpresource.org</a> . |
| <p><i>This document was supported, in part, by grant numbers 90SATC0001 and 90MPRC0001 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201.</i></p> |  |