



## Medicare Minute Script – June 2020

### Medicare and Medicaid

#### Point 1: Understand what Medicaid is.

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, and parents and/or caretakers of children. All states also have Medicaid programs for people with limited income 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 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. If you are eligible and enroll in Medicare and Medicaid, you are known as being dually eligible for both.

#### Point 2: Understand how Medicaid works with Medicare.

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, including coinsurances and copays.
- **Medicaid can provide premium assistance:** In many cases, if you have Medicare and Medicaid, you will be enrolled in a Medicare Savings Program – called an “MSP.” In other cases, if you are not automatically enrolled in an MSP, you may still qualify for one. MSPs pay your Medicare Part B premium.
- **Medicaid can provide cost-sharing assistance:** Depending on income, you may qualify for the Qualified Medicare Beneficiary MSP – called “QMB.” If you are enrolled in QMB, you do not pay Medicare cost-sharing.
- **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 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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**Point 3: Know the different types of Medicaid you can have with Medicare.**

Medicaid programs vary by state, but these Medicaid programs are generally available to people with Medicare who meet their state’s income, asset, and other guidelines:

- 1) **Aged, blind, and disabled Medicaid – called “ABD” Medicaid** -- covers a broad range of health services, including doctors’ visits, hospital care, and medical equipment. ABD Medicaid may not provide adequate coverage if you have long-term care needs.
- 2) **Medicaid home and community-based services waiver programs – called HCBS waivers** -- provide general health coverage and coverage for certain services to help you stay at home or in a community-based setting. To qualify, you must meet state-specific eligibility criteria.
- 3) **Institutional Medicaid (also known as Medicaid for residents in nursing homes)** covers nursing home services. To qualify, you must require a nursing home level of care or meet state-specific functional eligibility criteria.

**Take action:**

1. Contact your local Medicaid office to find out if you qualify for Medicaid and to find out how to apply.
2. If you need help applying for a Medicaid program to help pay for costs and services that Medicare does not cover, contact your State Health Insurance Assistance Program (SHIP).
3. If you believe you have experienced Medicare or Medicaid fraud, errors, or abuse, contact your Senior Medicare Patrol (SMP).

Local SHIP Contact Information	Local SMP Contact Information
<b>SHIP toll-free:</b> <b>SHIP email:</b> <b>SHIP website:</b>  <b>To find a SHIP in another state:</b> Call 877-839-2675 or visit <a href="http://www.shiptacenter.org">www.shiptacenter.org</a> .	<b>SMP toll-free:</b> <b>SMP email:</b> <b>SMP website:</b>  <b>To find an SMP in another state:</b> Call 877-808-2468 or visit <a href="http://www.smpresource.org">www.smpresource.org</a> .
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