

UNDERSTANDING MEDICARE AND MEDICAID



Medicare is federal health insurance for anyone age 65 and older, and some people under 65 with certain disabilities or conditions. **Medicaid** is a joint federal and state program that gives health coverage to some people with limited income and resources.

Some people qualify for Medicare because of age or disability and are eligible for Medicaid because they meet the requirements to qualify for Medicaid in their state. These people are **“dual eligible”** because they're eligible for both Medicaid and Medicare.

Medicare includes:

Part A – Inpatient/Hospital Insurance, Inpatient skilled nursing facility, Hospice, and some home health services

Part B – Outpatient Care, physician services, Durable medical equipment, Lab and X-ray services, Home health services and many preventive services

Part C – Medicare Advantage provide all Part A and Part B services; prescription drug coverage and other supplemental benefits provided at additional cost to the patient

Part D – Prescription drug plans, approved private insurance companies provide outpatient prescription drug coverage provided at additional cost to the patient

Medicare covers:

- People age 65 years and over
- Former foster care children
- Infants and children under age 19
- Low-income parents or caretaker relatives
- Pregnant people
- People with disabilities or blindness
- Newborns

While Medicare and Medicaid are both health insurance programs administered by the government, each state has differences in covered services and cost-sharing.

You can call 1-800-MEDICARE to learn more about Medicare and Medicaid costs and coverage.

Medicaid includes:

- Comprehensive Health Care Program (CHCP)
- Managed Specialty Supports and Services
- Program for All-Inclusive Care of Elderly (PACE)
- Healthy Kids Dental

Medicaid covers:

- Children under age 19 in families with low income
- Pregnant people with low income
- Certain parents or caretakers with low income
- Most seniors and people with disabilities who receive cash assistance through the Supplemental Security Income (SSI) program

MI Health Link is a Michigan-specific program that allows health care and services covered by Medicare and Medicaid.

To qualify, you must:

- Live in the counties of Barry, Berrien, Branch, Calhoun, Cass, Kalamazoo, Macomb, St. Joseph, Van Buren, Wayne, or any county in the Upper Peninsula
- Be 21 or older
- Have full Medicare and full Medicaid
- Not be enrolled in hospice