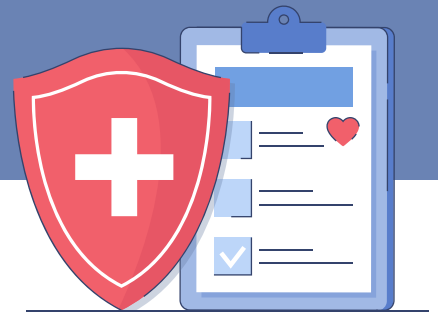


MEDICARE & MEDICAID



WHAT IS MEDICARE?

- Medicare is a federally run health insurance program. It consists of 4 parts (*see next page*).

WHO QUALIFIES FOR MEDICARE AND WHEN TO ENROLL:

- You are eligible if you are 65 or older.
- Younger than 65 but have a permanent disability.
- Individuals with permanent kidney failure and require dialysis.
- Enrollment period is over a 7 month period that begins 3 months prior to your 65th birthday.
- To learn more access ssa.gov/medicare or 1-800-772-1213.

WHAT DOES MEDICARE COVER?

- Hospital and outpatient services but excludes vision, hearing, and dental services.

WHAT IS MEDICAID?

- Medicaid is a state run program that collects federal resources.

WHO QUALIFIES FOR MEDICAID?

- This depends on the state that you reside. Normally, Medicare services are for individuals with limited resources or low income families.

WHAT DOES MEDICAID COVER?

- Services are determined by each state and vary considerably. Federal oversight does establish mandatory requirements in order for the state to receive federal funding. The state determined the duration, type, amount, and scope of services. The state also determines the reimbursement rate for specific services. Please see your state's coverage for more information.



Medicare Parts	Coverage	Premium	Deductible/ Copay	Other Notes
PART A	Inpatient. Hospital. Skilled nursing. Home health.	Free.	Inpatient: ~\$1500 deductible every 60 days and ~\$400/day coinsurance after 60 days. Skilled Nursing Facility: \$0 days 1-20 and ~\$200 days 21-100.	You cannot simultaneously acquire services from Part A and Part B. This means no outpatient care and home health simultaneously.
PART B	Outpatient services.	~\$170 but could be more depending on income.	~\$250/year deductible 20% after deductible.	No out of pocket limit.
PART C	Similar services to Part A and Part B but specifics are determined by specific advantage plan.	Normally still have to pay premium associated with Part B. ~\$170 but could be more depending on income.	Dependent on the plan you choose.	Optional coverage that combines Part A and Part B and normally Part D. Managed care plans that replace Part A and Part B.
PART D	Pharmaceuticals.	~\$7/month.	25% after deductible.	