

Medicare Minute Script – June 2017 Medicare and Medicaid

Point 1: Know what Medicaid is.

Medicaid is a federal and state program that covers medical care for certain people who have limited income and assets. Income and asset limits vary from state to state and can be above federal limits. Each state offers Medicaid benefits for various groups of people who meet their state's income limits, such as children and people with disabilities. People who are eligible for Medicare can also qualify for Medicaid so long as their income and assets are below their state's limits.

Point 2: Understand how Medicare and Medicaid work together to cover your health care costs.

If you qualify for Medicare and Medicaid, the two programs work together to cover your health care needs. People with Medicare and Medicaid are known as dual-eligibles or duals. Many dual-eligibles also qualify for a Medicare Savings Program called the Qualified Medicare Beneficiary (QMB) program. State Medicaid programs also run the Medicare Savings Programs, including QMB. QMB pays for monthly Medicare premiums and cost-sharing, such as deductibles and copayments. Together, Medicare, QMB, and Medicaid will cover all of your health care costs.

If you are a dual-eligible, Medicare pays first for your health care services, and Medicaid pays second. For services that both Medicare and Medicaid cover, you will usually not have out-of-pocket costs for those services. For example, Medicare and Medicaid both cover inpatient hospital care. If you get inpatient hospital care from a hospital that accepts Medicare and Medicaid, Medicare pays first and Medicaid pays second. (Note that if you have Medicare and Medicaid, but you do not have QMB, you may owe a small copayment for your services. This is the Medicaid cost-sharing amount. If you have Medicare, Medicaid, **and** QMB, you will not owe anything for the services.)

Medicaid can also provide coverage for items and services that Medicare does not cover, depending on the benefits in your state. In these cases, Medicaid will pay first for those services. For example, some state Medicaid programs cover dental services. If you live in one of those states, you could receive Medicaid-covered dental services as long as you see a Medicaid provider and follow the coverage rules in your state. To learn more about your state Medicaid program, contact your State Health Insurance Assistance Program (SHIP).

Point 3: Learn how to apply for Medicaid in your state.

Generally, you need to apply for Medicaid with your local Medicaid office, though some people automatically qualify based on their status with Social Security. Contact your local Medicaid office or your SHIP to find out how to submit an application. Many states allow you to submit your application online, through the mail, or through community health centers and related organizations. Your state may require a face-to-face meeting at the Medicaid office in order to apply.

Medicaid also has residency and citizenship requirements. In general, if you are not a United States citizen, you must be a lawful resident or green card holder who has lived in the U.S. for five consecutive years. Note that not all states have this residency requirement.

States often require documentation to support your application, such as.

- Proof of age, like a birth certificate
- Proof of identify and citizenship or immigration status, like a passport or green card
- Proof of address, like a utility bill
- Proof of income and assets, like a pay stub and a bank statement

Take Action:

1. Contact your local Medicaid office to find out the income and asset limits in your state.
2. If you are eligible, ask the Medicaid office how to apply.
3. Contact your SHIP if you have questions about how Medicaid works for dual-eligibles in your state or if you need help with the application process.
4. Contact your Senior Medicare Patrol (SMP) if you suspect Medicare or Medicaid fraud, such as if you receive charges for services you think Medicare and Medicaid should have covered on your behalf.

Local SHIP Contact Information	Local SMP Contact Information
<p>SHIP toll-free: 1-800-562-6900 SHIP email: shiba@oic.wa.gov SHIP website: www.insurance.wa.gov/shiba To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org.</p>	<p>SMP toll-free: 1-800-562-6900 SMP email: shiba@oic.wa.gov SMP website: www.insurance.wa.gov/shiba To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org.</p>

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