

## Medicare and Medicaid

### What is Medicaid?

- Federal and state program
- Covers medical care for certain people with limited income and assets
- Each state has different income and asset limits
- All states have programs to cover nursing home care for those who are eligible
- All states have programs to cover home and community-based care for those who are eligible

### How does Medicare work with Medicaid?

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**. If you are 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 any out-of-pocket costs for those services.

### 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.

## Medicare and Medicaid

### Services covered by Medicaid in all states

Inpatient and outpatient hospital services	Nursing facility services
Home health services	Physicians' services, laboratory services, and x-rays
Rural health clinic services	Transportation to medical services
Family planning services, nurse midwife services, tobacco cessation counseling for pregnant people, state-licensed freestanding birth centers	Pediatric and certified family nurse practitioner services

### If you are a dual-eligible, you are likely also enrolled in:

- **A Medicare Savings Program (MSP).** An MSP is a state-run program that helps with your Medicare costs. Many people who have Medicaid are enrolled in the Qualified Medicare Beneficiary (QMB) MSP. QMB pays for monthly Medicare premiums and cost-sharing, such as deductibles and copayments. People with Medicaid should usually be automatically enrolled in an MSP.
- **Extra Help.** Extra Help is a federal program that helps with your prescription drug costs. If you have Extra Help, you will pay a low or no premium for your Part D plan and have low copays for covered drugs. People with Medicaid are usually automatically enrolled in Extra Help.
- If you have Medicaid and you do not think you are enrolled in these programs, contact your SHIP for more information.

## Medicare and Medicaid

### Resources for personalized help

**State Health Insurance Assistance Program (SHIP):** Contact your local SHIP for personalized, one-on-one counseling and assistance with Medicare and Medicaid. SHIP counselors will also know if there are other cost assistance programs you may be eligible for.

**Senior Medicare Patrol (SMP):** Contact your local Senior Medicare Patrol (SMP) for education and assistance regarding suspected Medicare fraud, errors, or abuse, such as if you receive charges for services you think Medicare and Medicaid should have covered for you.

Local SHIP contact information	Local SMP contact information
<b>SHIP toll-free: 1-800-562-6900</b>	<b>SMP toll-free: -800-562-6900</b>
<b>SHIP email: <a href="mailto:shiba@oic.wa.gov">shiba@oic.wa.gov</a></b>	<b>SMP email: <a href="mailto:shiba@oic.wa.gov">shiba@oic.wa.gov</a></b>
<b>SHIP website: <a href="http://www.insurance.wa.gov/shiba">www.insurance.wa.gov/shiba</a></b>	<b>SMP website: <a href="http://www.insurance.wa.gov/shiba">www.insurance.wa.gov/shiba</a></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>To find an SMP in another state:</b> Call 877-808-2468 or visit <a href="http://www.smpresource.org">www.smpresource.org</a> .
<p><i>The production of this document was supported by Grant Numbers 90ST1001 and 90NP0003 from the Administration for Community Living (ACL). Its contents are solely the responsibility of the SHIP National Technical Assistance Center (SHIP TA Center) and Senior Medicare Patrol National Resource Center and do not necessarily represent the official views of ACL.</i></p>	