Understanding Medicare and Medicaid

This manual outlines the procedure for distinguishing between Medicare and Medicaid, understanding the eligibility requirements, discerning the scope of coverage, and applying for either program.

Step 1: **Distinguish Programs**

Learn the basic differences between Medicare and Medicaid. Medicare is a federal program providing healthcare to people over 65 or with certain disabilities. Medicaid is a state and federal program aiding with medical costs for people with limited income and resources.

Step 2: **Check Eligibility**

Determine eligibility criteria for each program. For Medicare, check age or disability status and U.S. citizenship or residency requirements. For Medicaid, review income level qualifications which vary by state.

Step 3: **Review Coverage**

Examine the specific healthcare services covered under each program. Medicare is broken into different parts such as hospital insurance (Part A) and medical insurance (Part B). Medicaid coverage can include services beyond Medicare like nursing home care and personal care services.

Step 4: **Prepare Documents**

Collect all necessary documentation required for the application process such as proof of age, income, disability, citizenship, or residency.

Step 5: **Apply for Medicare**

Complete the Medicare application process which may include visiting the Social Security Administration's website or office, or enrolling during the special enrollment periods if eligible.

Step 6: **Apply for Medicaid**

Apply for Medicaid through your state's Medicaid agency or the Health Insurance Marketplace, providing all the required documentation to support your application.

General Notes

Program Differences

Medicare is consistent across the United States, whereas Medicaid varies from state to state due to different income levels and state policies.

Enrollment Periods

Be aware of the enrollment periods for Medicare, typically around the age of 65 or during special enrollment circumstances, and understand that Medicaid can often be applied for any time of the year.

Assistance

Seek assistance from a healthcare professional or social worker if you have difficulty understanding the programs or the application process.