

# Learning How to Use Your Medicare and Medicaid Health Insurance

If you have both Medicare and Medicaid insurances, you are a “dual eligible.”

## Medicare

- **Part A** covers inpatient care (i.e., hospital, short term skilled nursing facility).
  - **Part B** covers outpatient care (i.e., doctor’s visits, lab work, durable medical equipment, mental health care).
  - **Part D** covers prescription drugs you get at the pharmacy.
- You can get Medicare Part A and B two ways:
    - 1) Original Medicare (with a separate stand-alone drug plan); **or**
    - 2) Medicare Advantage Plan (drug coverage included).
  - Although Medicare requires people to pay premiums, deductibles and coinsurance, Medicaid helps you with these costs.
    - Medicaid covers most of your Part A and B costs.
    - You **automatically get full Extra Help** with your Part D Prescription Drug costs.



## Medicaid

- Medicaid pays your Part A and B deductibles and co-pays. It may also pay your Part B premium, if you qualify for that help.
- Medicaid covers services that Medicare does not such as an eye exam, dental care, and Medical Assistance Transportation.
- Medicaid will **only** cover certain over-the-counter medications; otherwise, it does **not** cover prescription drugs when you have Medicare.
- With Medicaid, you should only pay small co-pays when you get health care services (no more than \$4).



## Getting Care

- For most services, Medicare is your Primary Insurance and Medicaid is secondary.
- You must show both your Medicare and your Medicaid cards when you get health care services.
- Medicare will cover most of your care. Medicaid pays the Medicare cost-sharing. For most health care services, you should not have to pay more than \$4 for a service.
- When you make appointments, you should tell the provider's office that you have both Medicare and Medicaid.
  - If they see you, they **cannot** charge you for any more than the small Medicaid co-pay that applies to that service **even if they don't take Medicaid**.
- You must use Medicare Part D coverage to get your prescription drugs.
  - Since you automatically get full extra help, generic drugs should cost no more than \$2.95; brand name drugs should no more than \$7.40.
  - Medicaid will **not** pay your Part D co-payment.

## Coverage Choices

- You **can** choose your **Medicare** coverage—Original Medicare, Medicare Advantage Plan (including Special Needs Plans). You also can change your Medicare coverage at **any time** during the year.
- You **cannot** choose your **Medicaid** coverage—it will be through ACCESS card.

If you have any questions or have any problems with your health insurance, please call the Pennsylvania Health Law Project for free legal help— Erin Guay at 412-434-4728 or Fran Chervenak at 412-434-5779.

*This publication was made possible thanks to the generous support of the Jefferson Regional Foundation.*

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