



## Learning How to Use Your Medicare and Medicaid Health Insurance

If you have both Medicare and Medicaid health insurances, you are known as 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, DME, mental health care).
- Part D covers prescription you get at the pharmacy.



You can get Medicare Part A and B two ways:

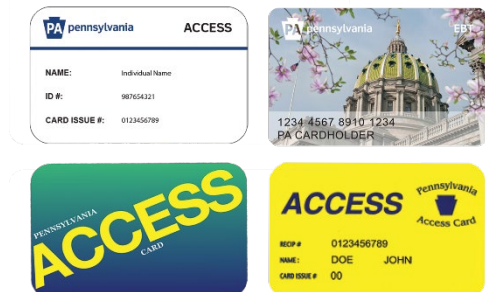
- 1) Original Medicare (with a separate stand-alone drug plan); or
- 2) Medicare Advantage Plan (drug coverage included)

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 eye exams, dental care, and



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 health care 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: Medicare

- You can choose your Medicare coverage—Original Medicare or a Medicare Advantage Plan (including Dual Special Needs Plans, also known as D-SNPs). For a list of Zero Premium D-SNPs available in 2022, [click here](#).
- As a dual eligible, you also can change your Medicare coverage at any time during the year, meaning you do not need to wait for the annual Open Enrollment Period to make plan changes.


- To get help with selecting a Medicare coverage option, contact the [PA MEDI](#) Hotline at 1-800-783-7067 from 8 a.m. to 5 p.m. Monday-Friday.



## Coverage Choices: Medicaid

- You can choose your Medicaid coverage—the available plans include Pennsylvania Health & Wellness, UPMC Community HealthChoices (CHC), and AmeriHealth/Keystone CHC.
- You can learn more about the available CHC plans and change or enroll in plans online by visiting [www.enrollchc.com](http://www.enrollchc.com).

	
Name: <Participant Name> ID #: <123456789>	
Some copays may apply RxBIN #: 600428 RxPCN #: 07630000	PCP: <Last Name, First Name> PCP phone: <PCP phone>

	
Participant Name: <Last name, First name> Participant ID: YXM-<123456789>	Sex: <Male/Female> DOB: <MM/DD/YYYY> State ID: <123456789>
Primary Care Practitioner (PCP): <Last Name, First Name> PCP Phone Number: <PCP phone>	RxBIN: 600428    RxPCN: 07630000 Some copays may apply


SUE CARDHOLDER ID: 000000000000 PCP: CHESTNUT RIDGE FAMILY MEDICINE Phone: (814) 838-4152 Copays and Limits May Apply to Some Services
Member Services: 1-844-833-0523 TTY call toll free: 1-866-407-6762 Dental Member Services: 8-000-000-0000 Vision Member Services: 8-000-000-0000 Pharmaceutical Helpline: 8-000-000-0000 www.upmchealthplan.com

	
Name: <First Last> DOB: <MM/DD/YYYY> MEDICAID ID#: <000000000000> PCP: <First Last> PCP Phone: <000-000-0000> PCP Address: <Street Name> <City, State ZIP>	RXBIN: 004336 RXPCN: MCAIDADV RXGRP: RX5455 Effective Date: <mm/dd/yyyy>

## For More Information

If you have any questions or problems using your Medicare and Medicaid health insurance, please call the Pennsylvania Health Law Project's Helpline at 1-800-274-3258.

This publication is intended to provide general legal information, not legal advice. Each person's situation is different. If you have questions about how the law applies to your situation, please call PHLP's Helpline at 1-800-274-3258.