

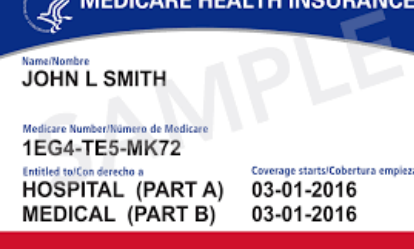
PENNSYLVANIA Health Law PROJECT

Learning How to Use Your Medicare and Medicaid Health Insurance

If You are in Community HealthChoices (CHC)

If you have both Medicare and Medicaid, you are a “dual eligible.” Most dual eligibles are enrolled in a managed care program called Community HealthChoices (CHC). This guide explains how to use your Medicare and Medicaid health insurance when you are in CHC.

Medicare

- **Part A** covers inpatient care (i.e., hospital, short term skilled care).
 - **Part B** covers outpatient care (i.e., doctor’s visits, lab work).
 - **Part D** covers prescription drugs you get at the pharmacy.
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- The image shows a sample Medicare Health Insurance card. The card is blue and white with a red border at the bottom. It features the Medicare logo and the text 'MEDICARE HEALTH INSURANCE'. The cardholder's name is JOHN L. SMITH. The Medicare Number is 1EG4-TE5-MK72. The card is entitled to HOSPITAL (PART A) and MEDICAL (PART B) coverage, both starting on 03-01-2016. A large 'SAMPLE' watermark is overlaid on the card.
- 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

- Your CHC plan is your Medicaid coverage. It pays your Medicare Part A and B deductibles and co-pays. Medicaid may also pay your Medicare Part B premium if you qualify (not everyone on Medicaid gets this help).

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- Your CHC plan covers services that Original Medicare does not such as an eye exam, dental care, incontinence supplies, and Medical Assistance Transportation. It will also cover Long Term Services & Supports if you qualify.
- Your drug coverage is through Medicare Part D with Extra Help. Your CHC plan only covers certain over-the-counter medications and medications/diabetic testing supplies typically covered by Medicare Part B.

Getting Care

- For most health care services you get, Medicare pays first, and your CHC plan pays second. If a service is only covered by Medicaid, then only your CHC plan pays the provider. In either case, you should generally pay less than \$4.00 per service.
- You must show **both** your Medicare **and** your CHC plan cards when you get care.
- When you make appointments, you should tell the provider about all your insurance.
 - If the provider does not take your insurance, they do not have to see you.
 - If they see you, the provider usually can only charge you a small Medicaid co-pay.
 - If Medicare covers a service and pays first, your provider generally cannot bill you for the Medicare cost-sharing (even if they don't take Medicaid). Also, your provider can bill any of the CHC plans for Medicare cost-sharing, even if they are not in the plan's network.
- You must use Medicare Part D coverage to get most of your prescription drugs.
 - Since you automatically get full Extra Help, generic drugs should cost no more than \$3.95 and brand name drugs should no more than \$9.85 in 2022.
 - Your CHC Plan will **not** pay your Part D co-payment.

Coverage Choices

- You can choose your **Medicare** coverage—Original Medicare or a Medicare Advantage Plan (including Special Needs Plans). You also can change your Medicare coverage at least once per quarter between January and September and during the yearly Open Enrollment period (October 15th – December 7th).
- You must get your Medicaid through Community HealthChoices (CHC), but you can choose your CHC plan. There are four plans to choose from, depending on where in Pennsylvania you live. The four plan choices are AmeriHealth Caritas, Keystone First, UPMC, and PA Health and Wellness. You can change your CHC plan at any

time during the year. To change your CHC plan, go to www.enrollchc.com or call 1-844-824-3655 (TTY: 711) Monday through Friday from 8:00 a.m. to 6:00 p.m.



For More Information

Please contact the Pennsylvania Health Law Project's Helpline with questions or for free legal help at 1-800-274-3258 or via email at staff@phlp.org. Additional self-help resources can also be found under the "Resource Library" tab of our website at www.phlp.org.