

Medicare vs. Medicaid

People often get the terms Medicare and Medicaid confused but they are vastly different and it is important to know what that difference is.

In short, **Medicare** is an insurance program with a monthly premium paid by the individual while **Medicaid** is a social service program run by the State and supplemented by the federal government.

Medicare

Medicare is a health insurance program designed for anyone who fits one or more of these criteria:

- Age 65 or older
- Under age 65 with certain disabilities
- Diagnosed with end-stage renal disease (permanent kidney failure)

Similar to most private health insurance programs, the consumer pays a monthly premium.

Medicare has three parts:

- **Part A Hospital Insurance:** helps cover medically-necessary hospital stays; skilled nursing facility care (with very specific parameters); home health (with very specific parameters); hospice care; and blood.
- **Part B Medical Insurance:** helps cover doctor's services and outpatient hospital care. It may cover other medical services.
- **Part D Prescription Coverage**
- There are also Medicare supplementary programs available for purchase.

Medicare coverage is highly complex and very specific. For an in-depth understanding of Medicare, please visit their website at www.medicare.gov or call Medicare at 1-800-633-4227 to request the booklet titled "Medicare and You."

Medicaid

It is an entitlement program that can help certain individuals with specific needs pay for care services. The individual must meet very specific age, asset and income parameters.

Medicaid is administered by the State of Oregon and is partially funded by the federal government.

Medicaid may cover:

- Care within a Skilled Nursing Facility
- Care within a Dementia Care community
- Care within an Adult Family Home
- In-Home Care
- Prescription drugs
- Medical care not covered by Medicare

Qualifying for and applying for Medicaid can be a highly complex and demanding process. You may want to consider working with an Elder Law Attorney that specializes in Medicaid Qualification and Application.

If the person requiring Medicaid is currently in the hospital or in a skilled nursing facility, consider requesting an appointment with that facility's Social Services Department. They may be able to assist you with the process of applying for state assistance.

For more information contact your State's Department Human Services. In Oregon the email address is www.oregon.gov/DHS and in Washington the email address is www.dshs.wa.gov.