

# Medicare vs. Medicaid

National Health Insurance  
vs. Idaho state assistance



# Medicare

- **Original Medicare** is national health insurance for those 65+ consisting of Part A and Part B. (80 %/20 %)
  - Part A pays for hospital visits.
  - Part B pays for doctor visits.
  - Part D for Prescription Drugs.
  - Medicare Supplement

Medicare does not cover long term care in Assisted Living or Skilled Nursing facilities.

# Another way to receive Medicare Benefits

- **Medicare Advantage Plan**
  - Offers the same coverage as Original Medicare Parts A and B, usually includes prescription drug coverage plus more benefits and services.

Area Agency on Aging and SHIBA can help seniors to compare and enroll seniors in any of the Medicare Advantage plans licensed in their county.

Note: Seniors should review coverage every year.



# Medicaid

- **Medicaid** is state assistance for low income seniors
  - To afford health insurance.
  - For in-home and assisted living medically necessary services
  - For skilled nursing facility care costs

Social Security Extra can also help with Rx drug coverage