

# What is the Difference Between Medicare and Medicaid?

## Medicare

Medicare is an insurance program. Medical bills are paid from trust funds which those covered have paid into. It serves people over 65 primarily, whatever their income; and serves younger disabled people and dialysis patients. Patients pay part of costs through deductibles for hospital and other costs. Small monthly premiums are required for non-hospital coverage. Medicare is a federal program. It is basically the same everywhere in the United States and is run by the Centers for Medicare & Medicaid Services, an agency of the federal government. For more information regarding Medicare and its components, go to <http://www.medicare.gov>.

## Medicaid

Medicaid is an assistance program. It serves low-income people of every age. Patients usually pay no part of costs for covered medical expenses. A small co-payment is sometimes required. Medicaid is a federal-state program. It varies from state to state. It is run by state and local governments within federal guidelines. To see if you qualify for your state's Medicaid (or Children's Health Insurance) program, see: <https://www.healthcare.gov/medicaid-chip/eligibility/> For more information on Medicaid, go to <http://www.medicicaid.gov>

## Medicaid in Idaho

### **AID for the AGED, BLIND & DISABLED (AABD)**

The Aid to the Aged, Blind, and Disabled (AABD) program is part of Medicaid Services and is available to individuals and families with special circumstances.

#### **Who is eligible?**

In order to receive assistance through the AABD program, you must complete the application process and meet certain eligibility requirements. You may be eligible for AABD Medicaid if you are:

- 65 years or older
- Blind
- Disabled per Social Security Standards
- A U.S. Citizen or legal permanent resident
- Within the applicable financial guidelines

#### **Nursing Home Cost Assistance**

If you or your spouse are entering an assisted living/memory care or skilled nursing facility, you need to answer these three questions:

- How much do you own, in bank accounts or other things, that can be converted in to cash? Things like stocks, bonds, recreational vehicles, and real estate other than your home.
- How much money do you have coming in each month?
- How much can be set aside to support a spouse at home?

It is important to answer these questions when one of you first enters an assisted living/memory care or skilled nursing facility. That way, you will know whether Medicaid can help right away, or after you have paid some assisted living/memory care or skilled nursing facility bills yourself.

Before you apply for Medicaid, you also need to know about related issues, such as cost-sharing, transfer of assets, and estate recovery. Please contact your local Health and Welfare office before you act on this general information.

### **MORE INFORMATION**

If you have other questions about qualifying for Medicaid, contact the assisted living/ memory care or skilled nursing facility or the Idaho Department of Health and Welfare.

Idaho Department of Health and Welfare  
1120 Ironwood Dr., Suite 102  
CDA, ID 83814  
Ph: 208-769-1567  
Open M-F 8am-5pm

*Information taken from:*

*U.S. Department of Health and Human Services website:*  
<https://www.hhs.gov/answers/medicare-and-medicaid/what-is-the-difference-between-medicare-medicaid/index.html>  
*Idaho Department of Health and Welfare website:*  
[www.healthandwelfare.idaho.gov/medical/medicaid](http://www.healthandwelfare.idaho.gov/medical/medicaid)

2/10/2017