



## Caregiver Tip of the Month – March 2010

Notes from Area Agency on Aging of North Idaho

### ***Is dad on Medicare or Medicaid or both?***

Both Medicare and Medicaid are programs that provide health insurance.

- **Medicare** is a federal program that provides insurance to those age 65 and older (or younger if designated as “Disabled” by Social Security). Medicare is divided into several parts.
  - Part A (insurance for hospital stays),
  - Part B (insurance for doctor’s appointments and some medical necessities) and
  - Part D (insurance for prescription drugs).

As with all insurance, there are usually monthly *premiums* to maintain that insurance, and also *co-pays* so you pay a portion of the costs for the services you receive.

Dad may get Medicare insurance directly from “Original Medicare” or may pay an insurance company to administer those benefits and possibly expanded benefits through a “Medicare Advantage Plan” usually for additional charges. He may also have purchased a supplemental plan that may pay what Medicare does not cover.

Medicare covers a limited time of care in the hospital, and will pay for care at home, but only for doctor prescribed medically necessary treatments and therapies and for limited time periods. If extensive long-term care is needed, Medicare does not pay for that kind of care.

- **Medicaid**, on the other hand, is a state administered program to help those unable to afford insurance and designated as low-income by the state and otherwise eligible for Medicare. Rules and benefits are different in each state. In Idaho the state pays the Medicare premiums. Eligibility is based on your income and resources. Dad may be on one of these state programs, often called Medicare Savings Programs:
  - If his monthly income is below \$1,083/mo. or in some cases \$1,219/mo., and his assets are worth less than \$8,100, Medicare premiums can be paid by the state. He would meet qualifications for Specified Low Income Medicare Beneficiaries – “SLMB”.
  - If his monthly income is below \$903/mo. and his assets are worth less than \$8,100, his insurance premiums as well as some of his medical co-pays can be paid for. He would meet qualifications for Qualified Medicare Beneficiary – “QMB”.

Medicaid may also pay up to a certain amount for premiums for drug coverage, Medicare Part D. If he meets federal guidelines, he might also be eligible for “Extra Help” through Social Security to help with his prescription drugs. The Area Agency on Aging can assist with this process.

This year the asset limits have been increased so more people may be eligible for Medicaid assistance. Also this year, the state will not try to recover the money they spend to help individuals with their health insurance.

Medicaid is also the nation's primary public payer of long-term care services. When a family's resources and income are minimal, and in-home care or facility care is needed, the state's Medicaid program can provide for services at an assisted living or skilled nursing facility.

Applications for Medicaid programs are available at the Area Agency on Aging as well as the Department of Health and Welfare offices. Qualifications for couples vary from qualifications for individuals.

*The Medicare/Medicaid system can seem complicated. However, there is lots of help available. Information about application can be made by contacting Medicare, 1-800-Medicare, [www.medicare.gov](http://www.medicare.gov), SHIBA, 1-800 247-4422 or Area Agency on Aging, 1-800-786-5536.*

*Best Advice: Sign up for Medicare Part A when you reach 65, or from 3 months before the month you turn 65 up to 3 months after the month you turn 65. Part A is the nation's primary payer of inpatient hospital services to the elderly. If you have insurance through your employer, Medicare becomes your secondary insurance. After you are no longer eligible for employee insurance, look at the possibility of supplemental insurance (sometimes called Part C), sold through an insurance agent. It picks up the portion of Medicare costs that is the patient's responsibility. You have many plans to choose from (A-J). Although all the same letter plans cover the exact same things, each company charges something different, so shop around.*

*To understand the costs of the various Medicare Parts, you can contact the AAA which partners with SHIBA, the Senior Health Insurance Benefits Advisors to educate the public on the options available. SHIBA can help you understand and compare options, sign up and help with any problems you are having with the Medicare system. They do not sell insurance products. The Area Agency can provide similar information about the Medicare programs and help you enroll and if necessary, help you apply for state aid through Medicaid. Some folks will be eligible for both Medicare and Medicaid.*

Contact Betsy Bullard, Area Agency on Aging, at 667-3179, ext. 222, or email [infoassist@aaani.org](mailto:infoassist@aaani.org) to find out more about these options. For expanded caregiver tips go to our website at [www.aaani.org](http://www.aaani.org) and click on Family Caregiving on the left hand side of the home page.