

## Quick Summary: Medicare and Medicaid Eligibility for Coverage and Benefits

Payer	What is Eligible?	What Services are Covered?
Medicare Part A	Most people ages 65 and over; those with end-stage renal disease and amyotrophic lateral sclerosis, regardless of age; those under age 65 who have received SSDI for at least two years.	Inpatient hospitalization, up to 100 days in skilled nursing facility, hospice, home care if skilled nursing is needed. Does not cover long term “custodial care”.
Medicare Part B	Same as above.	Professional services such as care from a physician or NP.
Medicare Advantage (MA, originally called Medicare Part C)	Same as above.	Both Part A and Part B services, except for hospice covered by Part A. Selected beneficiaries who opt out of traditional Medicare (Parts A and B) and administered by a commercial insurance company. MA covers 42% of Medicare beneficiaries. Since 2011, MA plans have been required to cap the amount beneficiaries would pay out of pocket and may provide additional benefits or reduce cost sharing. Provider networks are narrower than traditional Medicare, so beneficiaries may not be able to see the provider of their choice, but may have additional benefits like dental, hearing and gym membership.
Medicare Part D	Same as above.	Prescription drugs, although some drugs are covered under Part B and by most MA plans.
Medicaid	<p>Eligibility varies by state, but federal law mandates coverage of low-income families, qualified pregnant women, and children and individuals receiving SSI. States may choose to cover additional groups, such as children in foster care or individuals receiving home and community based services.</p> <p>While Medicare covers “skilled nursing” Medicaid covers custodial care in long-term care settings. Currently, Medicaid covers five in eight nursing home residents, one in three individuals with disabilities, and one in five Medicare beneficiaries.</p>	Hospital inpatient/outpatient, laboratory, x-ray, long-term care. If under age 21, dental and early and periodic screening, diagnosis, and treatment. Individual states may include additional services.
CHIP	Children in families that earn too much to be eligible for Medicaid but have difficulty affording or accessing other insurance.	Varies by state, but includes well and sick visits, immunizations, prescriptions, emergency services, laboratory, x-ray, inpatient/outpatient hospitalizations, dental and vision care.

CHIP = Children’s Health Insurance Program SSDI = Social Security Disability Insurance SSI = Supplemental Security Income

Source: Rambur, B., and Pulcini, J. (Jan 2022) – Understanding the Language of Health Reform. *A/JN*, Vol.122, No. 1; pp 48-53.

## **Resources:**

### **CMS.gov**

Provides information about Medicare, Medicaid, CHIP. Access the Innovation Center, Review Regulations. Sign up to receive education updates at: <https://www.cms.gov/>

### **Medicare.gov**

For People on Medicare, Family Member, Caregivers. You can create an account to review your medical bills, compare health and drug plans, find a provider, and talk to someone at:

<https://www.medicare.gov/>

### **CMS Outreach and Education**

Here you will find quick access to selected topics, education, and training resources. Sign up to receive updates from the Medicare Learning Network to inform your practice at:

<https://www.cms.gov/Outreach-and-Education/Outreach-and-Education>

