

Medicaid vs Medicare

- **Medicaid** is a joint state and federal health insurance program for low income individuals, people with disabilities, and older adults.
- Generally strict income and resource/asset limits.
- NJ FamilyCare is the New Jersey Medicaid program.
- Comprehensive health care benefits, including benefits not usually covered by Medicare:
 - **Long term care**
 - **Personal care assistance**
 - **Home and Community Based Services**
 - **Dental, hearing, and vision**
- A person must be enrolled with a Managed Care Organization (MCO) health plan.
- **Required to receive NJ Division of Developmental Disabilities (DDD) services.**
- Typically the secondary payer or “payer of last resort.”
- Eligibility for Supplemental Security Income (SSI) automatically provides Medicaid coverage.
- Helps pay for Medicare premiums and coinsurance.
- Qualifies a person for Extra Help, the Medicare Part D Low-Income Subsidy (LIS).

Medicaid Resources: arcnj.org/programs/health-care-advocacy/medicaid-resources.html

NJ FamilyCare: njfamilycare.dhs.state.nj.us/

Medicaid: medicaid.gov/

- **Medicare** is a federal health insurance program that covers adults over age 65, people with disabilities, ALS, or End Stage Renal Disease.
- No income or resource/asset limits.
- Divided into 4 different parts:
 - **Part A: Hospital Insurance**
 - **Part B: Medical Insurance**
 - **Part C: Medicare Advantage**
 - **Part D: Prescription Drug Coverage**
- “Original Medicare” includes Part A and Part B.
- Part C and Part D are offered by private companies.
- A person with a disability automatically becomes eligible after **24 months** of receiving Social Security Disability.
- When someone has Medicare and Medicaid, they are a “dual eligible” and known as a Qualified Medicare Beneficiary (QMB).
- Medicare typically acts as the primary insurance when someone also has Medicaid.
- If a person has private health insurance, Medicare can be secondary, and Medicaid the last payer.
- Larger network of healthcare providers.

Dual Eligibility Resources: arcnj.org/programs/health-care-advocacy/dual-eligibles.html

NJ SHIP: nj.gov/humanservices/doas/services/q-z/ship/

Medicare: medicare.gov/