

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.
- ✓ 2018 Deductibles:
 - Part A** \$1,340 First 60 days of hospitalization
 - \$335 per days 61-90
 - \$670 per days 91-150
- Part B** \$183
- ✓ 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.
- ✓ To learn more, see: <http://www.medicare.gov>
- ✓ New Medicare cards coming in April 2018!



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.
- ✓ Each state sets its own guidelines regarding eligibility and services.
- ✓ To learn more, see: <http://www.medicare.gov>