

CAREPEOPLE NEWSLETTER

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Differences Between Medicare & Medicaid

Medicare and Medicaid are two separate, government-run programs that were created in 1965 in response to the inability of President Lyndon Johnson's "Great Society" vision of a general social commitment to meeting individual social, economic, and health care needs.

Medicare and Medicaid are social insurance programs that allow the financial burdens of illness to be shared among healthy and sick individuals, and affluent and lower-income families. Medicare and Medicaid are different in several respects: they are run and funded by different parts of the government and primarily serve different groups.

▪ Medicare

Federal Program that provides health coverage if you are 65 and older or have a serve disability, no matter your income.

-In 4 parts

***Part A:** Hospital care-covers the cost of being in a medical facility.

***Part B:** Covers doctors, medical tests and procedures- basically, anything done to you. There is a monthly premium for Part B coverage.

***Part C:** Medicare Advantage-is an alternative to traditional Medicare coverage. Coverage often includes Parts A, B and D. Medicare Advantage plans are administered by private insurance companies.

(Continue)

**“When you entered someone’s home,
you entered their lives.”**



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***Part D:** Prescription drug coverage- D is administered by private insurance companies, and you are Required to have it unless you have coverage from another source.

- **Medicaid**

Medicaid is a public assistance program based largely on financial need it's paid for using public collected through taxes. Unlike Medicare, a federal program, both state governments and the federal government fund Medicaid.

-Medicaid in Virginia

Medicaid in Virginia is provided by the state in conjunction with the federal government. VA Medicaid is meant to enable eligible Virginians to get quality health care for free or at a low cost. Virginia Medicaid came into operation in 1969, making the state one of the last to implement the medical assistance program. Medicaid in Virginia does not automatically cover any health service that eligible members need. Some services come with restrictions while others require prior approval. Virginia Medicaid members may have to pay for some services out of pocket if they do not meet the coverage requirements.

-Medicaid in Maryland

Maryland Medicaid is a medical assistance program that currently covers over 1.2 million residents of Maryland. Medicaid in MD enrollment has increased by 45 percent in the last 3 years. The United States federal government Medicaid implemented Medicaid in 1965 to help low-income individuals and families get the medical care they need.

Source: medicare.gov, Medicaid-help.org

