

**State of Rhode Island and Providence Plantations**



**Department of Human Services  
Division of Elderly Affairs**

**RHODE ISLAND SENIOR BEAT**

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**MEDICARE AND MEDICAID: WHAT'S THE DIFFERENCE?**

**CRANSTON ---** There is some confusion about Medicare and Medicaid. They are not the same. When looking at options for paying your medical expenses, you need to know the difference.

Medicare is the nation's health insurance program for people 65 and older, and younger people who are disabled for 24 months, or who have end stage renal disease. Medicare consists of four parts: Part A (Hospital Insurance), Part B (Medical Insurance), Part C (Medicare Advantage Insurance Plans) and Medicare Part D (Medicare Prescription Drug Plans). Almost all persons age 65 and older are automatically entitled to Medicare Part A if they or their spouse are eligible for Social Security or Railroad Retirement.

Part A covers inpatient hospital care, skilled nursing facility, home health and hospice care. Part B is optional insurance that complements Part A coverage. Part B covers physician services, outpatient hospital services, home health, durable medical equipment, laboratory and x-rays, ambulance and other services. In most cases, there's no cost for Part A; however it requires cost sharing, such as deductibles and coinsurance. Those who enroll in Part B pay a monthly premium, as well as 20% of most fees after meeting an annual deductible.

It is important to note that Medicare will not cover all of your medical expenses. Medicare beneficiaries can choose to get their coverage through traditional, fee-for-service Medicare, or through Medicare Advantage plans. Medicare pays these plans a set fee for each member to cover all Medicare services. Generally, members of Medicare Advantage Plans agree to receive all covered services through the plan's network of providers or by referrals made through the plan.

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Beneficiaries can also choose additional coverage by purchasing a Medicare supplement insurance plan.

The Rhode Island Senior Health Insurance Program (SHIP) is part of a national partnership to help consumers make informed health care choices. SHIP volunteers provide one-to-one counseling to seniors, adults with disabilities, families, and caregivers. The program is designed to help seniors and adults with disabilities understand health care cost and coverage. SHIP counselors can discuss Medicare, Medicare Part D, supplemental insurance, Medicare Advantage plans, and other health insurance options.

For more information about SHIP, call DEA at 462-0510, or go to [www.dea.ri.gov](http://www.dea.ri.gov). The TTY number is 462-0740. For more information about Medicare, call 1-800-MEDICARE (1-800-633-4227), or go to [www.medicare.gov](http://www.medicare.gov). The TTY number is 1-877-486-2048.

Medical Assistance (Medicaid) is a federal-state program for medical care for low-income people who have limited resources. If you are eligible, you generally don't need any other health insurance policy, but you will need coverage for prescription drugs. Medical Assistance fee-for-service is "traditional" Medicaid. Health or medical benefits are obtained directly from a provider that accepts Medical Assistance. Individuals over age 65 may be eligible for Medicaid if they are a Rhode Island resident, have a work history of less than 10 years that disqualifies them for Medicare, and who meet specified income guidelines. A person may still qualify for Medicaid if they have unpaid medical expenses. The "flex test" may reduce their income to fall within Medicaid guidelines.

Medicaid Long Term Care (LTC) services are available for individuals over age 65 and for adults with disabilities. Services include nursing home care or home and community-based supports such as homemaker/CNA services, special medical equipment, Meals on Wheels, personal emergency response systems, case management, senior companions, assisted living, respite, or minor home modifications. Individuals must require a certain level of care to qualify. Only individuals who qualify for the highest level of care are eligible for nursing facility care.

For more information on Medicaid, call the Rhode Island Department of Human Services at 462-5300, or go to [www.dhs.ri.gov](http://www.dhs.ri.gov).

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The Rhode Island Department of Human Services, Division of Elderly Affairs (DEA) is responsible for the development and implementation of a comprehensive system of programs and services for Rhode Islanders ages 60 and older and for adults with disabilities. Questions or requests for additional information on the issues of growing older, or for issues concerning adults with disabilities in Rhode Island should be directed to: Larry Grimaldi, Rhode Island Senior Beat, Rhode Island Department of Human Services, Division of Elderly Affairs, 74 West Road, Cranston, RI 02920 or faxed to 462-0545. The e-mail address is [lgrimaldi@dea.ri.gov](mailto:lgrimaldi@dea.ri.gov).

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