

What is the difference between Medicare and Medicaid?

Medicare is:

A federal government program for people who are 65 and over or people with certain disabilities and/or Social Security Disability Insurance. Includes Part A coverage (hospital insurance) and Part B coverage (medical insurance).

Medicaid is:

A state government program for people with limited income. In Oregon, the Medicaid program is called the Oregon Health Plan (OHP).

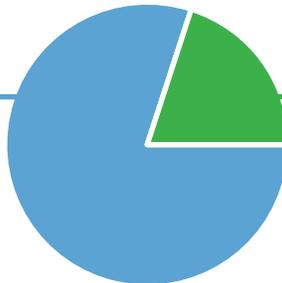
Can Medicare and Medicaid work together? Yes!

Some people qualify for both Medicare and Medicaid. This is called being *dual eligible*. If you're dual eligible and signed up for both Medicare and Medicaid, here's how your coverage and benefits usually work.

Medicare covers 80% of your care costs

Medicare covers:

- ▶ Doctor visits
- ▶ Hospital stays
- ▶ Urgent and emergency care
- ▶ Ambulances
- ▶ Some medical equipment
- ▶ Some home-health care
- ▶ End-of-life care



Medicaid covers the other 20% of your care costs

Medicaid covers:

- ▶ Your Medicare premiums and copays
- ▶ Dental care
- ▶ Mental health and substance use treatment
- ▶ Hearing aids
- ▶ Long-term care
- ▶ Transportation options to health care appointments and services

What does a Medicare Advantage plan add?

When you become eligible for Medicare, you will need to make some important choices. You can:

- 1. Stay with Original Medicare (Part A and Part B)** and use your red, white and blue Medicare card, or
- 2. Choose a Medicare Advantage plan, also called Part C.** Medicare Advantage plans are offered by private insurance companies. These plans include Original Medicare, but also offer extra benefits. **The benefits may include Part D prescription coverage, eyeglasses, or a gym membership.**

As a Medicare Advantage member with Medicaid, you can get some great benefits at no cost to you that can help you keep healthy.

Do you have questions? Please call us!

We'll share some ways CareOregon Advantage can help — and there is no charge for anything we tell you. **Call us at 503-416-4279 or toll-free 888-712-3258, TTY 711.**

Our hours are: October 1 through March 31: 8 a.m. – 8 p.m., seven days a week.
April 1 through September 30: 8 a.m. – 8 p.m., Monday through Friday

careoregonadvantage.org

